Credit Suisse Index Fund (CH) Umbrella

Umbrella Fund under Swiss Law of the "Other Funds for Traditional Investments" Type

Prospectus with Integrated Fund Contract

February 2023

Distribution in Switzerland

Part 1: Prospectus

This prospectus with integrated fund contract, Key Information Document and the most recent annual or semi-annual report (if published after the latest annual report) serve as the basis for all subscriptions of units of the subfunds.
Only information contained in the prospectus, in the Key Information Document or in the fund contract shall be regarded as being valid.

1 Information on the Umbrella Fund and the Subfunds

Credit Suisse Index Fund (CH) Umbrella is a contractual umbrella fund under Swiss law of the "Other Funds for Traditional Investments" type which was established under the Swiss Federal Act on Collective Investment Schemes Act of June 23, 2006 and currently consists of the following subfunds:

1) **CSIF (CH) Equity Switzerland Total Market Blue**
2) **CSIF (CH) Equity Switzerland Total Market ESG Blue**
3) **CSIF (CH) Equity Switzerland Large Cap Blue**
4) **CSIF (CH) Equity Switzerland Large Cap Classic Blue**
5) **CSIF (CH) Equity Switzerland Small & Mid Cap**
6) **CSIF (CH) Equity SPI ESG Multi Premia Blue**
7) **CSIF (CH) Equity Switzerland Minimum Volatility Blue**
8) **CSIF (CH) Equity Switzerland Blue**
9) **CSIF (CH) Equity EMU**
10) **CSIF (CH) Equity Europe ex EMU ex CH**
11) **CSIF (CH) Equity Europe ex CH Blue**
12) **CSIF (CH) Equity US Blue**
13) **CSIF (CH) Equity Canada**
14) **CSIF (CH) Equity Canada Blue**
15) **CSIF (CH) Equity Japan**
16) **CSIF (CH) Equity Japan Blue**
17) **CSIF (CH) Equity Pacific ex Japan Blue**
18) **CSIF (CH) Equity Emerging Markets Blue**
19) **CSIF (CH) Equity Emerging Markets ESG Blue**
20) **CSIF (CH) Equity World ex CH Small Cap Blue**
21) **CSIF (CH) Equity World ex CH Small Cap ESG Blue**
22) **CSIF (CH) Equity World ex CH**
23) **CSIF (CH) Equity World ex CH ESG Blue**
24) **CSIF (CH) Bond Switzerland AAA-AA Blue**
25) **CSIF (CH) Bond Switzerland AAA-BBB Blue**
26) **CSIF (CH) Bond Switzerland Domestic AAA-BBB Blue**
27) **CSIF (CH) Bond Switzerland Foreign AAA-BBB Blue**
28) **CSIF (CH) Bond Switzerland Corporate Blue**
29) **CSIF (CH) Bond Switzerland AAA-BBB 1-5 Blue**
30) **CSIF (CH) Bond Switzerland AAA-BBB ESG Blue**
31) **CSIF (CH) Bond Switzerland AAA-BBB 1-5 ESG Blue**
32) **CSIF (CH) Bond Government EUR Blue**
33) **CSIF (CH) Bond Government USD Blue**
34) **CSIF (CH) Bond Government GBP Blue**
35) **CSIF (CH) Bond Government JPY Blue**
36) **CSIF (CH) Bond Government Global ex G4 ex CHF Blue**
37) **CSIF (CH) Bond Aggregate EUR**
38) **CSIF (CH) Bond Aggregate USD**
39) **CSIF (CH) Bond Aggregate GBP**
40) **CSIF (CH) Bond Aggregate JPY Blue**
41) **CSIF (CH) Bond Aggregate Global ex G4 ex CHF**
42) **CSIF (CH) Bond Aggregate Global ex CHF 1-5 Blue**
43) **CSIF (CH) Bond Aggregate Global ex CHF ESG Blue**
44) **CSIF (CH) Bond Aggregate Global ex CHF 1-5 ESG Blue**
45) **CSIF (CH) Bond Corporate EUR**
46) **CSIF (CH) Bond Corporate USD Blue**
47) **CSIF (CH) Bond Corporate Global ex CHF Blue**
48) **CSIF (CH) Bond Corporate Global ex CHF ESG Blue**
49) **CSIF (CH) Bond Fiscal Strength Global ex CHF Blue**
50) **CSIF (CH) Bond Inflation-Linked Global ex Japan ex Italy ex Spain Blue**
51) **CSIF (CH) Bond Government Emerging Markets USD Blue**
52) **CSIF (CH) Bond Government Emerging Markets USD ESG Blue**
53) **CSIF (CH) Real Estate Europe ex CH**
54) **CSIF (CH) Real Estate Asia (in liquidation)**

1.1 Establishment of the Umbrella Fund in Switzerland

The fund contract was drawn up by Credit Suisse Funds AG, Zurich, as fund management company and with the agreement of Credit Suisse AG, Zurich, as custodian bank, and submitted to the Swiss Financial Market Supervisory Authority ("FINMA"). The fund contract was first approved by FINMA under the present umbrella structure on March 1, 2016.
This umbrella fund was launched with the transfer of existing subfunds of the Credit Suisse Index Fund (CH) I Umbrella (previously known as Credit Suisse Institutional Fund (CSIF) Umbrella). Investor eligibility for the Credit Suisse Index Fund (CH) I Umbrella is restricted to qualified investors as defined in the Swiss Federal Act on Collective Investment Schemes and the Ordinance on Collective Investment Schemes. Investor eligibility for nine subfunds of the Credit Suisse Index Fund (CH) I Umbrella was extended to non-qualified investors effective March 1, 2016; these subfunds were subsequently transferred to the Credit Suisse Index Fund (CH) Umbrella.
As of November 20, 2016, Credit Suisse (Switzerland) Ltd. acquired the majority of the business of Credit Suisse AG belonging to the Swiss Universal Bank division. In this connection, Credit Suisse (Switzerland) Ltd. – with the approval of FINMA – took over the custodian bank function for this umbrella fund and its subfunds.
Effective December 27, 2016, the subfund CSIF (CH) Equity World ex CH, previously known as CSIF (CH) World ex CH Index, of Credit Suisse Index Fund (CH) I Umbrella, was transferred to the Credit Suisse Index Fund (CH) Umbrella as a new subfund following the prior extension of investor eligibility to non-qualified investors.

1.2 Term

The subfunds shall be established for an indefinite period.

1.3 Tax Regulations Relevant to the Subfunds

The umbrella fund has no legal personality in Switzerland. It is not subject to tax on income or capital.
The Swiss federal withholding tax deducted from the domestic income of the umbrella fund or the subfunds can be reclaimed in full by the fund management company for the umbrella fund or subfunds respectively.
Income and capital gains realized outside Switzerland may be subject to the relevant withholding tax deductions imposed by the country of investment. Insofar as is possible, these taxes will be reclaimed at fund level by the fund management company on behalf of investors resident in Switzerland under the terms of double taxation treaties or other such agreements. Taking account of the principle of proportionality, the fund management company monitors the development of tax legislation and seeks to reduce the subfunds' tax burden.
Net income retained and reinvested by the umbrella fund and subfunds is subject to Swiss federal withholding tax (source tax) at 35%. Investors domiciled in Switzerland may reclaim the deducted withholding tax via their tax returns or by submitting a separate refund application.
Income from the subfunds is subject to 35% withholding tax regardless of whether it is reinvested (capital growth) or distributed. Any capital gains paid on a separate coupon are not subject to withholding tax.
Investors domiciled in Switzerland may reclaim the deducted withholding tax via their tax returns or by submitting a separate refund application.
Investors domiciled outside Switzerland may reclaim withholding tax under the terms of any double taxation treaty between Switzerland and their country of domicile. If no such treaty exists, then the withholding tax may not be reclaimed.
Investors domiciled abroad who benefit from the affidavit process will be paid the withholding tax on presentation of the declaration of domicile. This is subject to presentation of confirmation from a bank stating that the units in question are held at the bank in the custody account of an investor domiciled outside Switzerland, and that the distributions of income are credited to this investor's account (declaration of domicile/affidavit). No guarantee can be given that at least 80% of the fund's income will stem from foreign sources.
Furthermore, both earnings and capital gains, whether distributed or reinvested, and depending on the person who holds the units either directly or indirectly, may be subject wholly or in part to a so-called paying agency tax (e.g. Foreign Account Tax Compliance Act).
This tax information is based on the current legal situation and practice. It is subject to changes in legislation, the decisions of the courts and the decrees and practices of the tax authorities.

Taxation and other tax implications for investors who hold, buy or sell fund units are defined by the tax laws and regulations in the investor's country of domicile. Investors should consult their tax advisor for information on these matters.
The umbrella fund and its subfunds have the following tax status:

FATCA:
The umbrella fund and the subfunds are registered with the US tax authorities as "registered deemed compliant collective investment vehicles (CIV)" under the Agreement between the United States of America and Switzerland for Cooperation to Facilitate the Implementation of FATCA (Foreign Account Tax Compliance Act) "IGA Switzerland/USA".

International automatic exchange of information on tax matters:
This umbrella fund and the subfunds qualify as Non-reporting Financial Institutions for the purposes of the automatic exchange of information pursuant to the Common Reporting and Due Diligence Standard (CRS) of the Organisation for Economic Co-operation and Development (OECD) relating to information on financial accounts.

1.4 Accounting Year
The accounting year shall run from March 1 until the end of February of the following year.

1.5 Auditor
The auditor is PricewaterhouseCoopers AG, Zurich.

1.6 Units
The units represent contractual claims against the fund management company for a proportion of the collective investment scheme's assets and income. Units exist purely in book-entry form. Deliverable units may be certificated and delivered to a Swiss central securities depositary in the form of a global certificate.
Units will not take the form of actual certificates but will exist purely as book entries. The investors are not entitled to demand delivery of a unit certificate in registered or bearer form. The corresponding entries of these classes must in principle be made in a safekeeping account at the custodian bank. Unit classes whose units may be held with SIX SIS Ltd as external custodian (deliverability) are shown in Table 1 at the end of the prospectus. In consultation with the fund management company, the custodian bank shall oversee the procedures for ensuring that the conditions of eligibility are satisfied by the circle of investors. The subfunds CSIF (CH) Equity Emerging Markets Blue and CSIF (CH) Equity Emerging Markets ESG Blue do not have deliverable unit classes. For subfunds that invest in the units of other collective investment schemes (funds of funds), a concentration of fund assets in just a few target funds may occur owing to the restricted number of target funds defined in the investment policy.
Investors are made aware that the funds of funds of the Credit Suisse Index Fund (CH) Umbrella invest in units of the ZA/ZAH/ZB/ZBH classes of the target funds for which no management commission is charged pursuant to § 6.
Certain costs (e.g. fees for the fund management company, audit costs, costs for the net asset value calculation, etc.) may be incurred twice, i.e. once in the fund of funds and once in the target funds in which the fund of funds invests its assets.
In accordance with the fund contract, the fund management company is entitled to establish, liquidate or merge different unit classes for each subfund at any time, subject to the consent of the custodian bank and the approval of the supervisory authority.
Unit classes with the following designations can currently be introduced for the subfunds: **DA, DAH, DB, DBH, FA, FAH, FB, FBH, QA, QAH, QB, QBH, ZA, ZAJ0, ZAH, ZAHJ0, ZB, ZBJ0, ZBJ0M, ZBH, ZBHJ0 and ZBHJ0M**.
Class **DA** units are distribution units for which a flat-rate management commission is charged. They may only be held by investors who have signed an asset management or similar written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or who invest via a financial intermediary that has signed a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) and the following types of portfolio management agreement are not eligible for this class: Private Mandates, Premium Mandates, MyChoice and investment groups of the Credit Suisse investment foundations. Compensation for the asset management component is charged directly to the investors through the aforementioned agreements and is payable to the asset manager on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
There are no provisions concerning a minimum investment.
Class **DAH** units are distribution units for which a flat-rate management commission is charged and for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. They may only be held by investors who have signed an asset management or similar written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or who invest via a financial intermediary that has signed a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) and the following types of portfolio management agreement are not eligible for this class: Private Mandates, Premium Mandates, MyChoice and investment groups of the Credit Suisse investment foundations. Compensation for the asset management component is charged directly to the investors through the aforementioned agreements and is payable to the asset manager on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
There are no provisions concerning a minimum investment.
Class **DB** units are capital growth units for which a flat-rate management commission is charged. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) and the following types of portfolio management agreement are not eligible for this class: Private Mandates, Premium Mandates, MyChoice and investment groups of the Credit Suisse investment foundations. Compensation for the asset management component is charged directly to the investors through the aforementioned agreements and is payable to the asset manager on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
There are no provisions concerning a minimum investment.
Class **DBH** units are capital growth units for which a flat-rate management commission is charged and for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) and the following types of portfolio management agreement are not eligible for this class: Private Mandates, Premium Mandates, MyChoice and investment groups of the Credit Suisse investment foundations. Compensation for the asset management component is charged directly to the investors through the aforementioned agreements and is payable to the asset manager on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
There are no provisions concerning a minimum investment.

Class **FA** units are distribution units.
Class **FAH** units are distribution units for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment.
Class **FB** units are capital growth units.
Class **FBH** units are capital growth units for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment.
Class **QA** units are distribution units and may only be held by qualified investors pursuant to Art. 10 para. 3 and 3ter CISA. Qualified investors within the meaning of Art. 10 para. 3 CISA are professional clients pursuant to Art. 4 paras. 3–5 or pursuant to Art. 5 paras. 1 and 4 FinSA. Qualified investors within the meaning of Art. 10 para. 3ter CISA are investors who have concluded an asset management or investment advisory agreement (including Credit Suisse Invest investment solutions) with a financial intermediary pursuant to Art. 4 para. 3a. FinSA or a foreign financial intermediary that is subject to equivalent standards of supervision, unless they have declared that they do not wish to be treated as qualified investors.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Class **QAH** units are distribution units for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. The circle of investors in class QAH units is confined to qualified investors pursuant to Art. 10 para. 3 and 3ter CISA. Qualified investors within the meaning of Art. 10 para. 3 CISA are professional clients pursuant to Art. 4 paras. 3–5 or pursuant to Art. 5 paras. 1 and 4 FinSA. Qualified investors within the meaning of Art. 10 para. 3ter CISA are investors who have concluded an asset management or investment advisory agreement (including Credit Suisse Invest investment solutions) with a financial intermediary pursuant to Art. 4 para. 3a. FinSA or a foreign financial intermediary that is subject to equivalent standards of supervision, unless they have declared that they do not wish to be treated as qualified investors.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Class **QB** units are capital growth units and may only be held by qualified investors pursuant to Art. 10 para. 3 and 3ter CISA. Qualified investors within the meaning of Art. 10 para. 3 CISA are professional clients pursuant to Art. 4 paras. 3–5 or pursuant to Art. 5 paras. 1 and 4 FinSA. Qualified investors within the meaning of Art. 10 para. 3ter CISA are investors who have concluded an asset management or investment advisory agreement (including Credit Suisse Invest investment solutions) with a financial intermediary pursuant to Art. 4 para. 3a. FinSA or a foreign financial intermediary that is subject to equivalent standards of supervision, unless they have declared that they do not wish to be treated as qualified investors.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Class **QBH** units are capital growth units for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. The circle of investors for class QBH units is confined to qualified investors pursuant to Art. 10 para. 3 and 3ter CISA. Qualified investors within the meaning of Art. 10 para. 3 CISA are professional clients pursuant to Art. 4 paras. 3–5 or pursuant to Art. 5 paras. 1 and 4 FinSA. Qualified investors within the meaning of Art. 10 para. 3ter CISA are investors who have concluded an asset management or investment advisory agreement (including Credit Suisse Invest investment solutions) with a financial intermediary pursuant to Art. 4 para. 3a. FinSA or a foreign financial intermediary that is subject to equivalent standards of supervision, unless they have declared that they do not wish to be treated as qualified investors.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Class **ZA** units are distribution units for which no flat-rate management commission is charged. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZA units must be explicitly provided for in the asset management agreement, in another written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
Class **ZAJ0** units are distribution units for which no flat-rate management commission is charged. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZAJ0 units must be explicitly provided for in the asset management agreement, in another written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
Class **ZAH** units are distribution units for which no flat-rate management commission is charged and for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management

(Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZAH units must be explicitly provided for in the asset management agreement, in another written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
Class **ZAHJ0** units are distribution units for which no flat-rate management commission is charged and for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZAHJ0 units must be explicitly provided for in the asset management agreement, in another written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
Class **ZB** units are capital growth units for which no flat-rate management commission is charged. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZB units must be explicitly provided for in the asset management agreement, in another written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
Class **ZBJ0** units are capital growth units for which no flat-rate management commission is charged. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZBJ0 units must be explicitly provided for in the asset management agreement, in another written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
Class **ZBJ0M** units are capital growth units for which no flat-rate management commission is charged. They may only be held by investors pursuant to Art. 10 para. 3 and 3ter CISA that furthermore, in accordance with the withholding tax legislation and treatment by the Federal Tax Administration (FTA), qualify for the fulfillment of their fiscal obligations through the reporting procedure.
The investors have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or invest via a financial intermediary that has signed a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZBJ0M units must be explicitly provided for in the asset management agreement, in another written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
Class **ZBH** units are capital growth units for which no flat-rate management commission is charged and for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZBH units must be explicitly provided for in the asset management agreement, in another written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
Class **ZBHJ0** units are capital growth units for which no flat-rate management commission is charged and for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have

signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZBHJ0 units must be explicitly provided for in the asset management agreement, in another written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
Class **ZBHJ0M** units are capital growth units for which no flat-rate management commission is charged and for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. They may only be held by investors pursuant to Art. 10 para. 3 and 3ter CISA that furthermore, in accordance with the withholding tax legislation and treatment by the Federal Tax Administration (FTA), qualify for the fulfillment of their fiscal obligations through the reporting procedure. The investors have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or invest via a financial intermediary that has signed a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZBHJ0M units must be explicitly provided for in the asset management agreement, in another written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
If the fund management company accepts subscriptions of units by group companies of Credit Suisse AG, it is possible – e.g. in connection with the activation of subfunds/unit classes – to waive compliance with the limits specified above (minimum investment amount/minimum holdings) or the need for a written contract.
The individual unit classes do not constitute segregated pools of assets. Although costs are in principle charged only to the unit class for which the service in question was rendered, the possibility of a unit class being held liable for the liabilities of another unit class cannot be ruled out.

1.7 Listing and Trading

The units are not listed.

1.8 Terms for the Issue and Redemption of Subfund Units

Subfund units will be issued and redeemed on every bank working day (Monday to Friday). No issues or redemptions will take place on Swiss public holidays, i.e. Easter, Whitsun, Christmas (including December 24), New Year (including December 31), August 1, etc. The issue and redemption of units of the subfunds may also be suspended on days when 25% or more of the investment markets of the target funds of the corresponding subfund are closed (cf. § 16 prov. 1 of the fund contract). Moreover, for subfunds which, according to Table 1, invest on the next day – i.e. where valuation takes place 2 days after subscription/redemption – the issue and redemption of units of the subfunds may also be suspended if, on the following bank working day, 25% or more of the investment markets of the target funds of the corresponding subfund are closed or if the day is defined as a public holiday in Switzerland. These subscription and redemption orders are carried forward to the following valuation day.
Instead of a cash payment, investors may request that assets be transferred into the fund's assets at subscription or, in the event of a redemption, be transferred to them out of the fund's assets ("transfer of assets in kind"). This request must be submitted with the subscription or redemption application. The fund management company is not obliged to consent to transfers of assets in kind. The fund management company decides on any request for a transfer of assets in kind at its own discretion and only gives its consent if the execution of such a transaction complies fully with the investment policy of the umbrella fund or subfund and does not harm the interests of the other investors. Details of contributions and redemptions in kind are set out in § 18 of the fund contract.
Subscription and redemption orders received by the custodian bank by the time stated in the table at the end of the prospectus on a given bank working day (order day) will be settled at the earliest on the bank working day following the order day (valuation day – see Table 1 at the end of the prospectus) on the basis of the net asset value calculated on this day. The net asset value taken as the basis for the settlement of the order is therefore not known when the order is placed (forward pricing). The net asset value is calculated on the valuation day on the basis of the closing prices on the order day, subject to any longer period as specified in Table 1.
The assets of the subfund will not be valued on days when the stock exchanges/markets in the main investment countries of the subfund concerned are closed (e.g. bank and stock exchange holidays). To the extent that payment is made by the transfer of assets in kind (see § 18 of the fund contract), this applies likewise to the valuation of such assets.
The issue price corresponds to the net asset value calculated on the valuation day, plus any incidental costs (standard market brokerage fees, commissions, taxes and duties) incurred by the corresponding subfund on average in connection with the investment of the amount paid in, plus the issuing commission. More precise information is contained in § 17 prov. 2 of the fund contract. The amounts for the incidental costs and the issuing commission are set out in Table 1 at the end of the prospectus.
Payment of the issue and redemption price will in each case be made within a specified number of bank working days following the order day (value date – see Table 1 at the end of the prospectus for information about the value date for each subfund). Investors can submit a request to the fund management company for the number of value dates for a specific subscription or redemption application to be higher or lower on an exceptional basis. However, the maximum deviation from the number of value dates specified in Table 1 is two bank working days. This request must be submitted with the subscription or redemption application at the latest. The fund management company alone shall decide on such requests, and is not obliged to agree to any change in the number of value dates.

1.9 Appropriation of Net Income

The net income will be distributed or reinvested within four months of the end of the financial year.

1.10 Investment Objective and Investment Policy, Investment Restrictions

The investment objective of this umbrella fund is principally to achieve an appropriate return in the accounting currency of the individual subfunds by investing in the instruments listed below. Due account shall be taken to the greatest extent possible of the principle of risk diversification, the security of the capital invested, and the liquidity of the umbrella fund's subfunds and of these subfunds' assets.
Certain subfunds track a benchmark index that takes account of environmental, social and governance ("ESG") criteria and the associated sustainability aspects in addition to risk and return considerations. Rather than having a particular focus on individual sustainability criteria, the benchmark indices seek to improve the portfolio's average ESG rating with as little deviation as possible versus the parent index; this may impact positively on the long-term return and simultaneously on controlling the risks in the portfolio. With regard to the ESG criteria and ESG integration through replication of such a benchmark index, please refer to the relevant investment objective as well as prov. 6.8 of this prospectus and – concerning the methodology of the benchmark index – in addition to the website of the corresponding provider, as specified in Table 1 at the end of this prospectus.

The assets of the subfunds are subject to normal market fluctuations. There can therefore be no guarantee that the investment objective will be met. Historical performance is no guarantee of the subfunds' future returns.
Detailed information on the investment policy and its restrictions, as well as the permitted investment techniques and instruments (in particular derivatives and their scope), can be found in the fund contract (see Part II, §§ 7 to 15).

1.10.1 Investment Objective and Investment Policy of the Subfunds

1) CSIF (CH) Equity Switzerland Total Market Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.

2) CSIF (CH) Equity Switzerland Total Market ESG Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
Taking account of environmental, social and governance criteria, the benchmark index measures the trend in equity securities and rights of Swiss companies that are contained in the benchmark index and have a standardized sustainability profile. The aim is to promote companies that have a sustainable business model and therefore ensure a more sustainable focus for the Swiss economy in the long term. Through replication of the benchmark index, the methodology of which includes the "exclusions" and "ESG integration" sustainability approaches described in prov. 6.8 of this prospectus, together with the application of the "stewardship" sustainability approach, the subfund targets the sustainable investment of the assets in overall terms. The benchmark index only includes companies with a **minimum ESG rating** of C+ on an ESG rating scale of a maximum of A+ to D-, which do not generate more than 5% of their **sales in a critical sector** (specifically adult entertainment, alcohol, arms, gambling, genetic engineering, nuclear energy, coal, oil sand and tobacco) and which are not included in the **SVVK-ASIR "exclusion recommendations" list**.

3) CSIF (CH) Equity Switzerland Large Cap Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.

4) CSIF (CH) Equity Switzerland Large Cap Classic Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.

5) CSIF (CH) Equity Switzerland Small & Mid Cap

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold ("gate"). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund's liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

6) CSIF (CH) Equity SPI ESG Multi Premia Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of investments from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
Taking account of environmental, social and governance criteria, the benchmark index measures the trend in equity securities and rights of Swiss companies that are contained in the benchmark index and have a standardized sustainability profile. The aim is to promote companies that have a sustainable business model and therefore ensure a more sustainable focus for the Swiss economy in the long term. Through replication of the benchmark index, the methodology of which includes the "exclusions" and "ESG integration" sustainability approaches described in prov. 6.8 of this prospectus, together with the application of the "stewardship" sustainability approach, the subfund targets the sustainable investment of the assets in overall terms. The benchmark index only includes companies with a **minimum ESG rating** of C+ on an ESG rating scale of a maximum of A+ to D-, which do not generate more than 5% of their **sales in a critical sector** (specifically adult entertainment, alcohol, arms, gambling, genetic engineering, nuclear energy, coal, oil sand and tobacco) and which are not included in the **SVVK-ASIR "exclusion recommendations" list**.

7) CSIF (CH) Equity Switzerland Minimum Volatility Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.

8) CSIF (CH) Equity Switzerland Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.

9) CSIF (CH) Equity EMU
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The fund management company may invest up to 100% of this subfund's assets in units or shares of other collective investment schemes pursuant to § 8 prov. 14 d) (target funds). Target funds may be established in accordance with Swiss or foreign law; they may be organized as contractual investment funds or as companies, or they may have a trust structure.
The redemption frequency of the target funds should in general correspond to that of the investing subfund. The subfund, for its part, is not permitted to invest in funds of funds.

10) CSIF (CH) Equity Europe ex EMU ex CH
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
This subfund also serves as a target fund for the CSIF (CH) I Equity Europe ex CH and CSIF (CH) III Equity World ex CH - Pension Fund subfunds (funds of funds). In accordance with their risk diversification rules (§ 15 provs. 8, 11 and 12 and provs. 13 and 14 respectively), these funds of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8.

11) CSIF (CH) Equity Europe ex CH Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). Direct investments may account for a dominant share. In addition, the subfund may in some cases invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The fund management company may invest up to 100% of this subfund's assets in units or shares of other collective investment schemes (target funds). Target funds may be established in accordance with Swiss or foreign law; they may be organized as contractual investment funds or as companies, or they may have a trust structure.
The redemption frequency of the target funds should in general correspond to that of the investing subfund. The subfund, for its part, is not permitted to invest in funds of funds.

12) CSIF (CH) Equity US Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
This subfund also serves as a target fund for the CSIF (CH) I Equity World ex CH Blue subfund (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 11 and 12), this fund of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8.

13) CSIF (CH) Equity Canada
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
This subfund also serves as a target fund for the CSIF (CH) III Equity World ex CH - Pension Fund subfund (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14), this fund of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8.

14) CSIF (CH) Equity Canada Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
This subfund also serves as a target fund for the CSIF (CH) I Equity World ex CH Blue and CSIF (CH) III Equity World ex CH Blue - Pension Fund subfunds (funds of funds). In accordance with their risk diversification rules

(§ 15 provs. 8, 11 and 12 and provs. 13 and 14 respectively), these funds of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8.

15) CSIF (CH) Equity Japan
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
This subfund also serves as a target fund for the CSIF (CH) III Equity World ex CH - Pension Fund subfund (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14), this fund of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8.

16) CSIF (CH) Equity Japan Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
This subfund also serves as a target fund for the CSIF (CH) I Equity World ex CH Blue and CSIF (CH) III Equity World ex CH Blue - Pension Fund subfunds (funds of funds). In accordance with their risk diversification rules (§ 15 provs. 8, 11 and 12 and provs. 13 and 14 respectively), these funds of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8.

17) CSIF (CH) Equity Pacific ex Japan Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
This subfund also serves as a target fund for the CSIF (CH) I Equity World ex CH Blue, CSIF (CH) III Equity World ex CH - Pension Fund and CSIF (CH) III Equity World ex CH Blue - Pension Fund subfunds (funds of funds). In accordance with their risk diversification rules (§ 15 provs. 8, 11 and 12 and provs. 13 and 14 respectively), these funds of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8.

18) CSIF (CH) Equity Emerging Markets Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.

19) CSIF (CH) Equity Emerging Markets ESG Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
Taking account of environmental, social and governance criteria, the benchmark index measures the trend in equity securities and rights of companies worldwide that are contained in the benchmark index and have a standardized sustainability profile based on the index methodology. The aim is to promote companies that have a sustainable business model and therefore ensure a more sustainable focus for the global economy in the long term. Through replication of the benchmark index, the methodology of which includes the “exclusions” and “ESG integration” sustainability approaches described in prov. 6.8 of this prospectus, together with the application of the “stewardship” sustainability approach, the subfund targets the sustainable investment of the assets in overall terms. Up to 20% of the subfund’s assets which are not invested directly in components of the benchmark index (§ 8 prov. 24 a) and b) of the fund contract) may be invested in securities that do not meet the sustainability requirements of the index methodology due to limited or non-existent ESG data coverage (e.g. no ESG rating and/or no details of sales from controversial business activities). Companies with **sales from controversial business activities** of more than 0% to 15% depending on the business area (specifically controversial and conventional weapons, civil firearms, tobacco, alcohol, gambling, nuclear energy, production of fossil fuels and thermal coal power) are systematically excluded. Companies that are classified on the basis of their business activities and practices, products or services within a consistent valuation framework as companies with severe **ESG controversies**, or that have no **minimum ESG rating** of BB on an ESG rating scale ranging from leader (AAA, AA), through average (A, BBB, BB), to laggard (B, CCC), are not admitted. Thus only half of the cumulative index weighting of the remaining companies with the best ESG ratings in each sector are included in the benchmark index (**best-in-class approach**).

20) CSIF (CH) Equity World ex CH Small Cap Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.

21) CSIF (CH) Equity World ex CH Small Cap ESG Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine

returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
Taking account of environmental, social and governance criteria, the benchmark index measures the trend in equity securities and rights of companies worldwide that are contained in the benchmark index and have a standardized sustainability profile. The aim is to promote companies that have a sustainable business model and therefore ensure a more sustainable focus for the global economy in the long term. Through replication of the benchmark index, the methodology of which includes the "exclusions" and "ESG integration" sustainability approaches described in prov. 6.8 of this prospectus, together with the application of the "stewardship" sustainability approach, the subfund targets the sustainable investment of the assets in overall terms. Companies with **sales from controversial business sectors** of more than 0% to 15% depending on the business area (specifically controversial and conventional weapons, civil firearms, tobacco, alcohol, gambling, nuclear energy, production of fossil fuels and thermal coal power) are systematically excluded. Companies that are classified on the basis of their business activities and practices, products or services within a consistent valuation framework as companies with severe **ESG controversies**, or that have no **minimum ESG rating** of BB on an ESG rating scale ranging from leader (AAA, AA), through average (A, BBB, BB), to laggard (B, CCC), are not admitted. Thus only half of the cumulative index weighting of the remaining companies with the best ESG ratings in each sector are included in the benchmark index (**best-in-class approach**).

22) CSIF (CH) Equity World ex CH

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). Direct investments may account for a dominant share. In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The fund management company may invest up to 100% of this subfund's assets in units or shares of other collective investment schemes (target funds). Target funds may be established in accordance with Swiss or foreign law; they may be organized as contractual investment funds or as companies, or they may have a trust structure.
The redemption frequency of the target funds should in general correspond to that of the investing subfund. The subfund, for its part, is not permitted to invest in funds of funds.

23) CSIF (CH) Equity World ex CH ESG Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). Direct investments may account for a dominant share. In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
Taking account of environmental, social and governance criteria, the benchmark index measures the trend in equity securities and rights of companies worldwide that are contained in the benchmark index and have a standardized sustainability profile. The aim is to promote companies that have a sustainable business model and therefore ensure a more sustainable focus for the global economy in the long term. Through replication of the benchmark index, the methodology of which includes the "exclusions" and "ESG integration" sustainability approaches described in prov. 6.8 of this prospectus, together with the application of the "stewardship" sustainability approach, the subfund targets the sustainable investment of the assets in overall terms. Companies with **sales from controversial business sectors** of more than 0% to 15% depending on the business area (specifically controversial and conventional weapons, civil firearms, tobacco, alcohol, gambling, nuclear energy, production of fossil fuels and thermal coal power) are systematically excluded. Companies that are classified on the basis of their business activities and practices, products or services within a consistent valuation framework as companies with severe **ESG controversies**, or that have no **minimum ESG rating** of BB on an ESG rating scale ranging from leader (AAA, AA), through average (A, BBB, BB), to laggard (B, CCC), are not admitted. Thus only half of the cumulative index weighting of the remaining companies with the best ESG ratings in each sector are included in the benchmark index (**best-in-class approach**).
The fund management company may invest up to 100% of this subfund's assets in units or shares of other collective investment schemes (target funds). Target funds may be established in accordance with Swiss or foreign law; they may be organized as contractual investment funds or as companies, or they may have a trust structure.
The redemption frequency of the target funds should in general correspond to that of the investing subfund. The subfund, for its part, is not permitted to invest in funds of funds.

24) CSIF (CH) Bond Switzerland AAA-AA Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.

25) CSIF (CH) Bond Switzerland AAA-BBB Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.

26) CSIF (CH) Bond Switzerland Domestic AAA-BBB Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.

27) CSIF (CH) Bond Switzerland Foreign AAA-BBB Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.
To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold ("gate"). This enables the fund management company to cap subscription or redemption orders under

certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund’s liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

28) CSIF (CH) Bond Switzerland Corporate Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.
To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold (“gate”). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund’s liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

29) CSIF (CH) Bond Switzerland AAA-BBB 1-5 Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.

30) CSIF (CH) Bond Switzerland AAA-BBB ESG Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.
Taking account of environmental, social and governance criteria, the benchmark index measures the trend in Swiss franc-denominated bonds and other fixed- or variable-rate debt instruments and rights issued by private and public-law borrowers worldwide that are contained in the benchmark index and that have a standardized sustainability profile. The aim is to promote borrowers that have a sustainable business model and therefore ensure a more sustainable focus for the global economy in the long term. Through replication of the benchmark index, the methodology of which includes the “exclusions” and “ESG integration” (specifically **minimum ESG rating**) sustainability approaches described in prov. 6.8 of this prospectus, the subfund targets the sustainable investment of the assets in overall terms. The benchmark index only includes borrowers with a **minimum ESG rating** of C+ on an ESG rating scale of a maximum of A+ to D-, which do not generate more than 5% of their **sales in a critical sector** (specifically adult entertainment, alcohol, arms, gambling, genetic engineering, nuclear energy, coal, oil sand and tobacco) and which are not included in the **SVVK-ASIR “exclusion recommendations”** list.

31) CSIF (CH) Bond Switzerland AAA-BBB 1-5 ESG Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.
Taking account of environmental, social and governance criteria, the benchmark index measures the trend in Swiss franc-denominated bonds and other fixed- or variable-rate debt instruments and rights issued by private and public-law borrowers worldwide that are contained in the benchmark index and have a standardized sustainability profile based on the index methodology. The aim is to promote borrowers that have a sustainable business model and therefore ensure a more sustainable focus for the global economy in the long term. Through replication of the benchmark index, the methodology of which includes the “exclusions” and “ESG integration” (specifically **minimum ESG rating**) sustainability approaches described in prov. 6.8 of this prospectus, the subfund targets the sustainable investment of the assets in overall terms. The benchmark index only includes borrowers with a **minimum ESG rating** of C+ on an ESG rating scale of a maximum of A+ to D-, which do not generate more than 5% of their **sales in a critical sector** (specifically adult entertainment, alcohol, arms, gambling, genetic engineering, nuclear energy, coal, oil sand and tobacco) and which are not included in the **SVVK-ASIR “exclusion recommendations”** list.

32) CSIF (CH) Bond Government EUR Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.
This subfund also serves as a target fund for the CSIF (CH) I Bond Government Global ex CHF Blue subfund. In accordance with their risk diversification rules (§ 15 provs. 8, 11 and 12), these funds of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8.

33) CSIF (CH) Bond Government USD Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.
This subfund also serves as a target fund for the CSIF (CH) I Bond Government Global ex CHF Blue subfund (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 11 and 12), this fund of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8.

34) CSIF (CH) Bond Government GBP Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.
This subfund also serves as a target fund for the CSIF (CH) I Bond Government Global ex CHF Blue subfund (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 11 and 12), this fund of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8.

35) CSIF (CH) Bond Government JPY Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.

This subfund also serves as a target fund for the CSIF (CH) I Bond Government Global ex CHF Blue subfund (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 11 and 12), this fund of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8.

36) CSIF (CH) Bond Government Global ex G4 ex CHF Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.

This subfund also serves as a target fund for the CSIF (CH) I Bond Government Global ex CHF Blue subfund (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 11 and 12), this fund of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8.

37) CSIF (CH) Bond Aggregate EUR

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.

This subfund also serves as a target fund for the CSIF (CH) I Bond Aggregate Global ex CHF subfund (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 11 and 12), this fund of funds may acquire up to 100% of the units of such target fund. Regarding the associated risks, please refer to § 15 prov. 8.

To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold ("gate"). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund's liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

38) CSIF (CH) Bond Aggregate USD

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.

This subfund also serves as a target fund for the CSIF (CH) I Bond Aggregate Global ex CHF subfund (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 11 and 12), this fund of funds may acquire up to 100% of the units of such target fund. Regarding the associated risks, please refer to § 15 prov. 8.

In the case of the CSIF (CH) Bond Aggregate USD subfund, exposure-increasing derivative positions may be covered by investments in money market instruments (§ 8 prov. 2 d) of the fund contract), in sight and time deposits (§ 8 prov. 2 e) of the fund contract) and in short-term fixed-rate debt instruments (max. term of 1 year) that are not contained in the benchmark index and in variable-rate debt instruments that are not contained in this index. In the case of variable-interest investments, the date of the next interest adjustment is regarded as the due date.

39) CSIF (CH) Bond Aggregate GBP

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.

This subfund also serves as a target fund for the CSIF (CH) I Bond Aggregate Global ex CHF subfund (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 11 and 12), this fund of funds may acquire up to 100% of the units of such target fund. Regarding the associated risks, please refer to § 15 prov. 8.

40) CSIF (CH) Bond Aggregate JPY Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.

This subfund also serves as a target fund for the CSIF (CH) I Bond Aggregate Global ex CHF subfund (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 11 and 12), this fund of funds may acquire up to 100% of the units of such target fund. Regarding the associated risks, please refer to § 15 prov. 8.

41) CSIF (CH) Bond Aggregate Global ex G4 ex CHF

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.

This subfund also serves as a target fund for the CSIF (CH) I Bond Aggregate Global ex CHF subfund (fund of funds).

42) CSIF (CH) Bond Aggregate Global ex CHF 1-5 Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.

In the case of the CSIF (CH) Bond Aggregate Global ex CHF 1-5 Blue subfund, exposure-increasing derivative positions may be covered by investments in money market instruments (§ 8 prov. 2 d) of the fund contract), in sight and time deposits (§ 8 prov. 2 e) of the fund contract) and in short-term fixed-rate debt instruments (max. term of 1 year) that are not contained in the benchmark index and in variable-rate debt instruments that are not contained in this index. In the case of variable-interest investments, the date of the next interest adjustment is regarded as the due date.

43) CSIF (CH) Bond Aggregate Global ex CHF ESG Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. Taking account of environmental, social and governance criteria, the benchmark index measures the trend in debt instruments and rights issued by borrowers worldwide that are contained in the benchmark index and have a standardized sustainability profile. The aim is to promote borrowers that have a sustainable business model and therefore ensure a more sustainable focus for the global economy in the long term. Through replication of the benchmark index, the methodology of which includes the "exclusions" and "ESG integration" sustainability approaches described in prov. 6.8 of this prospectus, the subfund targets the sustainable investment of the assets in overall terms. Borrowers that are classified on the basis of their business activities and practices, products or services within a consistent valuation framework as companies with severe **ESG controversies**, or that have no **minimum ESG rating** of BBB on an ESG rating scale ranging from leader (AAA, AA), through average (A, BBB, BB), to laggard (B, CCC), are not admitted. Equally, only government bonds that have a minimum ESG rating of BBB are admitted.
In the case of the CSIF (CH) Bond Aggregate Global ex CHF ESG Blue subfund, exposure-increasing derivative positions may be covered by investments in money market instruments (§ 8 prov. 2 d) of the fund contract), in sight and time deposits (§ 8 prov. 2 e) of the fund contract) and in short-term fixed-rate debt instruments (max. term of 1 year) that are not contained in the benchmark index and in variable-rate debt instruments that are not contained in this index. In the case of variable-interest investments, the date of the next interest adjustment is regarded as the due date.
This subfund also serves as a target fund for the CSIF (CH) I Bond Aggregate Global ex CHF subfund (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 11 and 13), this fund of funds may acquire up to 100% of the units of such target fund. Regarding the associated risks, please refer to § 15 prov. 8.

44) CSIF (CH) Bond Aggregate Global ex CHF 1-5 ESG Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.
Taking account of environmental, social and governance criteria, the benchmark index measures the trend in debt instruments and rights issued by borrowers worldwide that are contained in the benchmark index and have a standardized sustainability profile based on the index methodology. The aim is to promote borrowers that have a sustainable business model and therefore ensure a more sustainable focus for the global economy in the long term. Through replication of the benchmark index, the methodology of which includes the "exclusions" and "ESG integration" sustainability approaches described in prov. 6.8 of this prospectus, the subfund targets the sustainable investment of the assets in overall terms. Up to 10% of the subfund's assets which are not invested directly in components of the benchmark index (§ 8 prov. 49 a) and c) of the fund contract) may be invested in securities that do not meet the sustainability requirements of the index methodology due to limited or non-existent ESG data coverage (e.g. no ESG rating and/or no details of ESG controversies). Borrowers that are classified on the basis of their business activities and practices, products or services within a consistent valuation framework as companies with severe **ESG controversies**, or that have no **minimum ESG rating** of BBB on an ESG rating scale ranging from leader (AAA, AA), through average (A, BBB, BB), to laggard (B, CCC), are not admitted. Equally, only government bonds that have a minimum ESG rating of BBB are admitted.
In the case of the CSIF (CH) Bond Aggregate Global ex CHF 1-5 ESG Blue subfund, exposure-increasing derivative positions may be covered by investments in money market instruments (§ 8 prov. 2 d) of the fund contract), in sight and time deposits (§ 8 prov. 2 e) of the fund contract) and in short-term fixed-rate debt instruments (max. term of 1 year) that are not contained in the benchmark index and in variable-rate debt instruments that are not contained in this index. In the case of variable-interest investments, the date of the next interest adjustment is regarded as the due date.

45) CSIF (CH) Bond Corporate EUR
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.
To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold ("gate"). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund's liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

46) CSIF (CH) Bond Corporate USD Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.
To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold ("gate"). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund's liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

47) CSIF (CH) Bond Corporate Global ex CHF Blue
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.
To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold ("gate"). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund's liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

48) CSIF (CH) Bond Corporate Global ex CHF ESG Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). Direct investments may account for a dominant share. In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. Taking account of environmental, social and governance criteria, the benchmark index measures the trend in debt instruments and rights issued by borrowers worldwide that are contained in the benchmark index and have a standardized sustainability profile. The aim is to promote borrowers that have a sustainable business model and therefore ensure a more sustainable focus for the global economy in the long term. Through replication of the benchmark index, the methodology of which includes the "exclusions" and "ESG integration" sustainability approaches described in prov. 6.8 of this prospectus, the subfund targets the sustainable investment of the assets in overall terms. Borrowers that are classified on the basis of their business activities and practices, products or services within a consistent valuation framework as companies with severe **ESG controversies**, or that have no **minimum ESG rating** of BBB on an ESG rating scale ranging from leader (AAA, AA), through average (A, BBB, BB), to laggard (B, CCC), are not admitted.

The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies.

Furthermore, up to 5% of the subfund's assets may be invested in futures

- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold ("gate"). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund's liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

The fund management company may invest up to 100% of this subfund's assets in units or shares of other collective investment schemes (target funds). Target funds may be established in accordance with Swiss or foreign law; they may be organized as contractual investment funds or as companies, or they may have a trust structure.

The redemption frequency of the target funds should in general correspond to that of the investing subfund. The subfund, for its part, is not permitted to invest in funds of funds.

49) CSIF (CH) Bond Fiscal Strength Global ex CHF Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.

50) CSIF (CH) Bond Inflation-Linked Global ex Japan ex Italy ex Spain Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.

51) CSIF (CH) Bond Government Emerging Markets USD Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors.

To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold ("gate"). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund's liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

52) CSIF (CH) Bond Government Emerging Markets USD ESG Blue

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. Taking account of environmental, social and governance criteria, the benchmark index measures the trend in debt instruments and rights issued by sovereign and some semi-sovereign borrowers worldwide that are contained in the benchmark index. The aim is to promote sovereign and semi-sovereign borrowers that operate on a sustainable basis according to the index methodology. Through replication of the benchmark index, the methodology of which includes the "exclusions" and "ESG integration" sustainability approaches described in prov. 6.8 of this prospectus, the subfund targets the sustainable investment of the assets in overall terms. All borrowers with **sales from controversial business sectors** (specifically weapons, tobacco and thermal coal power) and/or that violate the **Principles of the United Nations Global Compact (UNGC)**, and/or that fail to achieve a **minimum ESG score** of 20 (level 5) on a scale of 0-100, subdivided into 5 levels, according to an ESG rating produced by the provider on the basis of external research, are systematically excluded. Debt instruments and rights that qualify as green bonds based on the Climate Bond Initiative taxonomy are rated one level higher on this scale. Of the remaining borrowers, those with a higher ESG score based on the provider's proprietary weighting methodology are overweighted while those with a lower ESG score are underweighted; to avoid cluster risks, the weightings of the individual countries are subject to a ceiling.

To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold ("gate"). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund's liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

53) CSIF (CH) Real Estate Europe ex CH

Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection from the benchmark index (optimized sampling) rather than in all the investments in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other

factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
This subfund also serves as a target fund for the CSIF (CH) III Real Estate World ex CH - Pension Fund subfund (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14), this fund of funds may acquire up to 100% of the units of such target fund. Regarding the associated risks, please refer to § 15 prov. 8.

54) CSIF (CH) Real Estate Asia (in liquidation)
Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection from the benchmark index (optimized sampling) rather than in all the investments in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the costs and expenses incurred by the subfund, or to the illiquidity of certain securities, among other factors. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
This subfund also serves as a target fund for the CSIF (CH) III Real Estate World ex CH - Pension Fund subfund (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14), this fund of funds may acquire up to 100% of the units of such target fund. Regarding the associated risks, please refer to § 15 prov. 8.

1.10.2 Subfunds' Investment Restrictions
Detailed information on the subfunds' investment restrictions can be found in the fund contract (see Part 2, § 15).

1.10.3 Use of Derivatives by the Subfunds
The fund management company may use derivatives. However, even under extreme market circumstances, the use of derivatives must not result in a deviation from the investment objectives or a change in the investment character of the subfunds.
Commitment Approach I shall be applied for the assessment of risk.
Derivatives form part of the investment strategy and are not used solely to hedge investment positions. In connection with collective investment schemes, derivatives can only be used to hedge currency risks. They may, however, be used to hedge market, interest rate and credit risks of collective investment schemes where the risks are clearly identifiable and measurable. Only basic forms of derivatives may be used, i.e. call or put options, swaps, credit default swaps (CDS) and futures and forward transactions, as described in more detail in the fund contract (cf. § 12), and only as long as the underlying securities are permitted as investments under the investment policy. The derivative transactions may be concluded either on a stock exchange or other regulated market open to the public, or in OTC (over-the-counter) trading. In addition to the market risks, derivatives are also subject to counterparty risk, i.e. the risk that the party to the contract may not be able to meet its obligations and may thus cause a financial loss.
With a CDS, the default risk of a credit position is transferred from the risk seller to the risk buyer. The latter receives a premium as compensation. The size of this premium depends, among other things, on the probability of a loss event occurring and the maximum size of the loss; both factors are generally difficult to assess, which increases the risk associated with CDS. The fund may act as both a risk buyer and a risk seller.
Even under extraordinary market circumstances, the use of these instruments must not result in the subfund's assets being leveraged; nor may it correspond to a short sale.
In the case of the CSIF (CH) Bond Aggregate USD, CSIF (CH) Bond Aggregate Global ex CHF 1-5 Blue, CSIF (CH) Bond Aggregate Global ex CHF ESG Blue and CSIF (CH) Bond Aggregate Global ex CHF 1-5 ESG Blue subfunds, exposure-increasing derivative positions may be covered by investments in money market instruments (§ 8 prov. 2 d) of the fund contract), in sight and time deposits (§ 8 prov. 2 e) of the fund contract) and in short-term fixed-rate debt instruments (max. term of 1 year) that are not contained in the benchmark index and in variable-rate debt instruments that are not contained in this index. In the case of variable-interest investments, the date of the next interest adjustment is regarded as the due date.

1.10.4 Collateral Strategy
With regard to the use of certain investment techniques and in connection with OTC transactions, the fund management company may accept collateral as per the CISO-FINMA so as to reduce the level of counterparty risk assumed.
The fund management company currently considers the following types of assets as permissible collateral:
- Cash in Swiss francs, euros, US dollars, or a reference currency of a subfund;
- Fixed- or variable-interest debt instruments or rights issued or guaranteed by an OECD member state or a public-law entity in the OECD or by an international organization with public-law characteristics to which Switzerland or a member state of the European Union belongs;
- Fixed- or variable-interest debt instruments or rights of an issuer domiciled in an OECD member state;
- Equities, insofar as these are ordinary shares traded on an exchange or other regulated market open to the public in Switzerland, an EU member state, an OECD member state, or the United States of America (US), as well as equities represented in a widely diversified benchmark index.

Fixed- or variable-interest debt instruments or rights must generally have a minimum long-term rating of "A-" or the equivalent and a minimum short-term rating of "A-2" or the equivalent. If the counterparty, its guarantor, or an intermediary of transactions concluded on the basis of investment techniques or OTC transactions possesses a long-term minimum rating of "A-" or equivalent, the fund management may accept collateral with a rating of below "A-", although the minimum rating may never be less than "BBB-" or "A-3" or equivalent. If an issuer or security is the subject of different ratings from Standard and Poor's, Moody's or Fitch, the lowest of these ratings shall apply.
The fund management company is entitled to issue restrictions with respect to certain OECD countries and equity indices and limit their acceptance onto the list of permissible countries or benchmark indices, as well as exclude them from the list altogether, or, at a more general level, impose further restrictions on permissible collateral vis-à-vis counterparties and intermediaries.
The fund management shall determine the necessary scope of collateralization on the basis of the applicable risk diversification rules, taking into account the nature and characteristics of the transactions, the creditworthiness of the counterparties and the prevailing market conditions. In the case of securities lending, the fund management company agrees with the borrower or intermediary that collateral shall be pledged or transferred to the fund management company; the value of this collateral should be adequate and at all times equal to at least 100% of the market value of the loaned securities.
Received collateral is valued at least once a day on all trading days. For all types of assets accepted as collateral, the fund management company employs a "haircut" strategy. A haircut (security margin) is a discount applied to the value of an asset accepted as collateral, in order to take account of the fact that the valuation or liquidity profile of this asset may deteriorate from time to time. The haircut strategy takes into account the characteristics of each asset, particularly the type and creditworthiness of the issuer of the collateral, as well as its price volatility. In the corresponding agreement with the relevant counterparty, which may stipulate minimum transfer amounts, the fund management company seeks to ensure that all collateral received is assigned an adjusted value in keeping with the haircut strategy.
On the basis of its haircut strategy, the fund management company generally applies the following discounts:

Types of collateral	Discount
Cash in Swiss francs, euros, US dollars, or a reference currency of a subfund	0%
Fixed- or variable-interest debt instruments or rights issued or guaranteed by an OECD state or a public-law entity in the OECD or by an international organization with public-law characteristics to which Switzerland or a member state of the European Union belongs.	0.5%–5%
Fixed- or variable-interest debt instruments or rights of an issuer domiciled in an OECD member state	1%–8%
Equities, insofar as these are ordinary shares traded on an exchange or other regulated market open to the public in Switzerland, an EU member state, an OECD member	5%–15%

state, or the United States of America (US), as well as equities represented in a widely diversified benchmark index.	

The fund management company reserves the right vis-à-vis counterparties and brokers, particularly in the event of unusual market volatility, to increase the discounts that apply to collateral with a view to ensuring that the subfunds have greater collateral protection, thereby reducing the level of counterparty risk. When managing the collateral, the fund management company and its agents must fulfill the obligations and requirements set out under Art. 52 CISO-FINMA. In particular, the fund management company shall ensure appropriate diversification of collateral by country, market, and issuer. With respect to issuer cluster risks, these will be deemed to be appropriately diversified if the collateral accounted for by a single issuer does not exceed 20% of the net asset value. Exceptions for publicly guaranteed or publicly issued investments pursuant to Art. 83 CISO remain reserved.
With respect to cash collateral received, the fund management company may only invest this in the corresponding currency in the form of liquid assets, government bonds of high quality, and directly or indirectly in money market instruments with short terms, or use these instruments as reverse repos.
A subfund may suffer a loss from the reinvestment of received cash collateral, particularly if the investment made with this cash collateral depreciates. As a result of the reduction in value of such an investment, the amount available for transfer back to the counterparty will also be reduced. Any resulting difference in value of the received cash collateral must be made good by the subfund in question, and this subfund will consequently incur a loss.
Collateral other than liquid assets may not be lent out, repledged, sold, reinvested, or used to cover the liabilities of derivative financial instruments.
The collateral received must be held in safekeeping with the custodian bank. The collateral received may be held by a supervised third-party depositary on the fund management company's behalf if the collateral's ownership is not transferred and the depositary is independent of the counterparty.

1.11 Net Asset Value
The net asset value per unit of a given class of a subfund is determined by the proportion of the market value of those assets of the subfund attributable to that unit class, minus any of the subfund's liabilities attributable to that unit class, divided by the number of units of that class in circulation. In each case it is rounded up or down to the next smallest unit of the fund's accounting currency.

1.12 Fees and Incidental Costs
1.12.1 Fees and Incidental Costs Charged to the Fund's Assets or the Investors
Details on the fees and incidental costs for each subfund are set out in Table 1 at the end of the prospectus.
Furthermore, the fees and incidental costs listed under § 20 of the fund contract may also be charged to the subfunds.
Information on the rates actually applied for each subfund can be found in the annual and semi-annual reports.
Taking any rebates into account, the management fees of the target funds in which investments are made may not exceed 3% of the net asset value of the target fund in question, excluding any performance-related fees. The maximum rate for the management fee applicable to the target funds in which investments are made is to be stated in the annual report.

1.12.2 Total Expense Ratio
The coefficient of the total costs charged to the subfunds' assets on an ongoing basis (total expense ratio, TER) is set out in Table 1 at the end of the prospectus.

1.12.3 Payment of Retrocessions and Rebates
The fund management company and its agents may pay retrocessions (trailer fees) as remuneration for the marketing of fund units in or from Switzerland. This remuneration covers the following services in particular:
– Providing marketing and legal documents and keeping a stock of such documents;
– Forwarding or making available the legally prescribed publications and other publications;
– Performing the due diligence tasks transferred by CS FUNDS in areas such as establishing client needs and sales restrictions;
– Examining and answering specific inquiries from investors regarding the investment product or provider;
– Relationship management;
– Training of client advisors in the area of collective investment schemes;
– Appointment and monitoring of other distributors;
– Entrusting a firm of auditors with the task of verifying compliance with certain obligations of the distributor, in particular with the Provisions for Distributors of the Asset Management Association Switzerland;
– etc.

Retrocessions are not regarded as rebates even if they are ultimately forwarded to investors either entirely or in part.
The recipients of the retrocessions guarantee transparent disclosure and will inform investors – spontaneously and free of charge – of the size of the fee they have received for their distribution activities.
On request, the recipients of the retrocessions will disclose the amounts they have actually received for the distribution activities in connection with the collective investment scheme units of these investors.
The fund management company and its agents may pay rebates directly to investors from a fee or cost charged to the fund with the purpose of reducing the said fee or cost. Rebates are permitted provided they
– are paid from fees that were charged to the fund assets and therefore are not charged additionally to the fund assets;
– are granted on the basis of objective criteria;
– are granted equally to all investors meeting the objective criteria, provided the timeframe is the same.

Rebates are granted upon fulfillment of the following requirements:
– the minimum investment in a collective investment scheme or range of collective investment schemes;
– the amount of the fees generated by the investor;
– the expected investment period;
– the willingness of the investor to provide support in the launch phase of a fund.

1.12.4 Commission-Sharing Agreements and Soft Commissions
Commission-sharing agreements exist for the Credit Suisse Index Fund (CH) Umbrella. The fund management company has not, however, concluded any agreements in respect of retrocessions in the form of "soft commissions".

1.12.5 Investments in Related Collective Investment Schemes
If the fund management company acquires units of other collective investment schemes that are managed directly or indirectly by the fund management company itself or a company with which it is related by virtue of common management or control or by way of a significant direct or indirect stake ("related target funds"), it may not charge any issue or redemption commissions of the related target funds to the subfunds, unless these accrue to the target fund's assets. Issuing and redemption commissions accruing to the target fund's assets may, however, be charged.

1.13 Inspection of Reports
Further information on the umbrella fund and the subfunds may be found in the latest annual or semi-annual report.
This prospectus with integrated fund contract, the Key Information Document and the most recent annual or semi-annual report may be obtained free of charge from the fund management company, the custodian bank and all distributors.
In addition, the latest information can be found on the Internet at www.credit-suisse.com.

1.14 Legal Form of the Umbrella Fund
Credit Suisse Index Fund (CH) Umbrella is a contractual umbrella fund under Swiss law of the "Other Funds for Traditional Investments" type which was established under the Swiss Federal Act on Collective Investment Schemes Act of June 23, 2006. The subfunds are based upon a collective investment agreement (fund contract), under which the fund management company undertakes to provide the investor with a stake in the corresponding subfund in proportion to the fund units acquired by the said investor, and to manage this subfund at its own discretion and for its own account in accordance with the provisions of the law and the fund contract. The custodian bank is party to the fund contract in accordance with the tasks conferred upon it by the law and the fund contract.

The investors’ entitlement is in respect of the assets and income of only that subfund in which they participate. Liabilities that are attributable to an individual subfund will be borne solely by the said subfund.

1.15 Significant Risks

The following risk warnings describe certain risk factors potentially associated with an investment in the subfunds. Investors should consider these risk warnings before investing in a subfund. The following risk warnings should not be construed as a comprehensive description of all the risks associated with an investment in the subfunds.

1.15.1 General Risk Factors

General investment risks:
The value of the investments is governed by the market value at any given time. Depending on the prevailing stock market trend and the performance of the stocks held in a subfund, the net asset value can fluctuate considerably. There is no guarantee that the relevant investment objective of the subfund will be achieved, or that the Investor will get back all the capital it invested, achieve a specific return or be able to return the units to the fund management company at a specific price. Past performance does not provide a basis for inferring future investment results.

Market risk:
Market risk is a general risk associated with all investments. A deterioration in market conditions or general uncertainty in relation to the economic markets may lead to a decline in the market value of existing or potential investments or to increased illiquidity of investments. Such declines or illiquidity could lead to losses and reduced investment opportunities for a subfund, prevent the subfund from successfully achieving its investment objective, or make it necessary to sell investments at a loss under unfavorable market conditions. Market risks may arise in particular from political uncertainties, currency export restrictions, changes in legislation and fiscal framework conditions.

Currency risk:
Where a subfund holds assets denominated in a currency other than its unit of account, such assets are exposed to a direct currency risk unless such foreign currency positions are hedged. Falling exchange rates lead to a decrease in the value of foreign currency investments.
Certain unit classes may be denominated in a reference currency other than the unit of account of the subfund.
For hedged unit classes, a hedging strategy will be used in accordance with the provisions in the Fund Contract with a view to minimizing the currency risk, taking account of various practical considerations. There is no guarantee that the hedging strategy will achieve this objective. Investors are cautioned that there is no distribution of liabilities between the individual unit classes in a subfund. There is therefore a risk that, under certain circumstances, the hedging transactions undertaken for a hedged unit class may lead to liabilities that affect the net asset value of the other unit classes of this subfund.

Liquidity:
With financial instruments there is a risk that a market will be illiquid at times. This may result in instruments not being tradable at the desired time and/or not in the desired quantity and/or not at the expected price. Temporarily illiquid financial markets combined with a high volume of redemption requests may mean that the fund management company cannot make the repayments within the time period specified in the fund contract and/or not without significant impairment of the net asset value of the subfund.

Counterparty risk:
Counterparty risk indicates the likelihood of insolvency of the debtor, of a counterparty of a pending transaction or of the issuer or guarantor of a security or derivative. If such a party becomes insolvent, this will result in the loss of some or all of the sum of the investment exposed to the risk of this party. One measure of a counterparty’s creditworthiness is their classification (rating) by rating agencies. In addition, a subfund is exposed to the risk that an expected payment or delivery of assets may not take place or may not take place on time. Market practices relating to the settlement of transactions and the custody of assets can lead to increased risks.

1.15.2 Specific Risk Factors

Index replication risks:
The subfunds seek to replicate the performance of their respective benchmark index using a replication and optimization strategy. However, there can be no guarantee that they will actually achieve perfect replication and the subfunds may be subject to the risk of tracking error; this is the risk that the returns occasionally do not precisely replicate those of the relevant benchmark index. This tracking error may result from the fact that the subfund is unable to hold the exact components of the benchmark index, for example because local markets are subject to trading restrictions or because smaller components of the index are illiquid.

Optimized sampling:
For specific subfunds, it may in some circumstances be impracticable or not cost-efficient to fully replicate their respective benchmark index. “Optimization techniques” are used in the case of these subfunds. With these optimization techniques, only a strategic selection of the securities contained in the benchmark index is purchased. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index. In addition, for subfunds in the equities category, optimization strategies can involve the selection of securities that are not components of the benchmark index but have similar investment characteristics to the investments contained in the reference index. Optimizing subfunds may involve tracking error risk; this means that the return produced by the subfund and the benchmark index can differ, since the benchmark index is not fully replicated.

Index-related risk:
There is no guarantee that the index provider will replicate the benchmark index exactly, or that the benchmark index will be determined, constructed or calculated exactly. Index providers do not generally give any warranty or accept any liability as to the quality, accuracy or completeness of the data concerning the benchmark indices concerned; nor do they guarantee that the published indices will comply with the index procedures described. There is no warranty or guarantee in the case of errors made by index providers. The costs and market risk of the subfund can increase, not only due to errors in a benchmark index of a subfund but also owing to additional ad-hoc reweightings and compositions undertaken by an index provider in the benchmark index (for example, in order to correct an error).

Interest rate risk:
The value of the fixed-income securities held by the subfunds will change according to changes in interest rates. The value of fixed-income securities generally increases when interest rates fall and falls when interest rates rise. Fixed-income securities with a higher interest rate sensitivity and longer maturities are generally subject to greater fluctuations in value as a result of interest rate changes.

Credit risk:
Fixed-income securities are subject to the risk that the issuer or a guarantor may be unable to make capital and/or interest payments for its liabilities. Issuers with a higher credit risk typically offer higher yields for this added risk. Changes in the financial position of an issuer or guarantor, changes in economic and political circumstances in general, or changes in economic and political circumstances impacting a specific issuer or guarantor, are factors that can have negative repercussions on the creditworthiness of an issuer or guarantor.

Debt instruments and rights offering high yields or rated below investment grade:
High-yield securities or securities rated below investment grade (non-investment grade) are usually associated with a higher credit or default risk than securities of better quality. The lower the credit rating of an issuer or guarantor, the greater the likelihood of it being unable to meet its capital and/or interest payments. Such securities are generally more volatile than higher-quality securities, which means that negative economic and political events can have a greater impact on their prices. The market for such securities generally exhibits less liquidity and activity than the market for better quality securities and such factors can impose greater restrictions on a subfund’s ability to sell its holdings in response to changes in the economic and political situation or changes in the situation on the financial markets.

Equity investments:

Share prices may be affected by many factors on the level of the company in question, as well as by general economic and political developments, including trends in economic growth, inflation and interest rates and reports concerning company profits, demographic trends and disasters. The risks associated with investments in equity and equity-type securities include significant fluctuations in market prices, negative issuer or market information and the subordinate status of equity in relation to debt paper of the same issuer.

Depositary Receipts (ADR, GDR):
Depositary Receipts (American Depositary Receipts [“ADR”], Global Depositary Receipts [“GDR”]) are instruments used to establish a commitment in securities if the underlying securities cannot be held directly or are not suitable for a direct investment or if direct access to the underlying securities is restricted or limited. As Depositary Receipts do not always perform in parallel with the underlying securities, there can be no guarantee that a similar result will be obtained as in the case of a direct investment.

Small and medium-sized enterprises:
Investing in the securities of smaller and medium-sized lesser-known companies involves greater risk and the possibility of high price volatility due to the less certain growth prospects of smaller and medium-sized companies, the lower degree of liquidity of the markets for such stocks and the greater sensitivity of smaller and medium-sized companies to market changes.

Emerging markets:
Investments in emerging markets may be associated with greater risk than investments in the markets of industrialized countries. The securities markets of emerging markets are generally smaller, less developed, less liquid and more volatile than securities markets in industrialized countries. In certain emerging markets, there is a risk of expropriation of assets, taxation tantamount to expropriation, political and social unrest and diplomatic developments which may adversely affect investments in these countries. There may be less publicly available information about certain financial instruments than investors would normally expect and companies in such countries may not be subject to accounting, auditing and financial reporting standards and requirements comparable with those prevailing in industrialized countries. Certain financial markets have a significantly lower market volume than more developed markets. Securities of many companies may be less liquid and their prices may be more volatile. In emerging markets, there is also a different level of government supervision and regulation of stock exchanges, banks and issuers. Local restrictions may impinge on the investment activities of the subfunds. Investments in local currency may be adversely affected by exchange rate fluctuations, currency and tax rules. Settlement systems in emerging markets may be less well organized than those in developed markets. Consequently, there is a risk that settlement will be delayed and that a subfund’s cash or securities will be put in jeopardy by system blackouts or inadequacies.

Concentration risks:
A subfund’s strategy of investing in a limited number of factors, markets, sectors or assets may increase the volatility of its investment performance in comparison with funds investing in a larger number of factors, markets, sectors or assets. If factors, markets, sectors, or assets in which a subfund invests develop poorly, the subfund could incur greater losses than if it had invested in a larger number of factors, markets, sectors or assets.

Investments in target funds:
In the case of investments in target funds, the same costs may be incurred on the level of both the subfund and the target fund. Foreign target funds may not necessarily be approved for distribution in Switzerland and in their country of origin may not be subject to equivalent regulation and supervision offering a comparable level of protection. Under certain circumstances, a subfund may only achieve its investment objective if a target fund also achieves its investment objective. The performance of units or shares of a target fund is largely dependent on the performance of the relevant investment manager, although neither the fund management company nor the asset manager assigned to a subfund has direct control over the management of the investments in a target fund. Depending on its investments, the value of the target fund’s units or shares may be influenced by other risks to which the investing subfund will consequently also be exposed. Investing in units or shares of a target fund entails the risk that the redemption of the units or shares may be subject to restrictions, which may make investments in target funds less liquid than other types of investments. The valuation of units or shares of a target funds may be based on estimates, and under certain circumstances it may not be possible to buy or sell units or shares of a target fund or may only be possible at prices above or below the net asset value of the target funds.

Securities lending:
Securities lending involves a counterparty risk, including the risk that the loaned securities will not be returned or will not be returned on time, restricting the subfund in its delivery obligations when selling securities. If the borrowing party does not lodge any necessary additional collateral or does not return the securities lent by the subfund when due, there is a risk that the collateral lodged may have to be realized at a value below that of the loaned securities, regardless of whether this is attributable to an inaccurate assessment of the collateral, negative market trends, a downgrading of the credit rating of the issuer of the collateral or the illiquidity of the market in which the collateral is traded. This may in turn adversely affect the performance of the subfund.

Restrictions on redemptions (gating):
In accordance with the provisions of the fund contract, the fund management company introduced a gating procedure with a specific threshold (“gate”) to mitigate liquidity problems in the case of the CSIF (CH) Equity Switzerland Small & Mid Cap, CSIF (CH) Bond Switzerland Foreign AAA-BBB Blue, CSIF (CH) Bond Switzerland Corporate Blue, CSIF (CH) Bond Corporate EUR, CSIF (CH) Bond Corporate USD Blue, CSIF (CH) Bond Corporate Global ex CHF Blue, CSIF (CH) Bond Corporate Global ex CHF ESG Blue, CSIF (CH) Bond Aggregate EUR, CSIF (CH) Bond Government Emerging Markets USD Blue and CSIF (CH) Bond Government Emerging Markets USD ESG Blue subfunds. This enables the fund management company to cap subscription or redemption orders under certain circumstances. Market conditions may result in the subfund’s liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

Risks associated with investments via Bond Connect
Launched in 2017, Bond Connect is a new initiative for mutual access to the bond markets of Hong Kong and the Chinese mainland via a cross-border platform. Via the Northbound Trading of Bond Connect (“Northbound Trading”), eligible foreign investors can invest in the Chinese interbank market (“CIBM”). Northbound trading is not suitable for citizens of the People’s Republic of China (PRC).

Overview of Bond Connect
Bond Connect is a scheme allowing mutual access to the bond markets of Hong Kong and the Chinese mainland and was set up by China Foreign Exchange Trade System & National Interbank Funding Centre, China Central Depository & Clearing Co., Ltd, Shanghai Clearing House (hereinafter referred to together as “financial infrastructure institutions on the mainland”) as well as the HKEx and Central Moneymarkets Unit (hereinafter referred to together as “financial infrastructure institutions in Hong Kong”). The PRC bond market primarily comprises the CIBM. Northbound trading enables eligible foreign investors to invest in the CIBM via Bond Connect. Northbound trading is subject to the current political framework with regard to the participation of foreign investors in the CIBM. No investment allocation will be set for northbound trading.
According to the current regulations on the Chinese mainland, eligible foreign investors who wish to invest in the CIBM via Bond Connect may do so through an offshore custodian approved by the Hong Kong Monetary Authority (“HKMA”), which is responsible for opening an account with the relevant onshore custodian approved by the People’s Bank of China (“PBOC”).

The risks associated with Bond Connect are currently difficult to evaluate. Material risks include (list not exhaustive):

General risks associated with Bond Connect
Due to market volatility and potential liquidity shortages caused by low trading volumes for certain debt instruments on the CIBM, prices for certain debt instruments traded on this market can fluctuate considerably.

Subfunds that invest in these markets are therefore subject to liquidity and volatility risk. Bid/ask spreads for prices of these securities can thus be substantial. Accordingly, considerable trading and settlement costs can therefore arise for the subfunds concerned, and they can even suffer losses upon the sale of these investments.
In addition, a subfund carrying out a transaction on the CIBM may be exposed to risks associated with settlement procedures as well as counterparty default. It is possible that the counterparty which entered into a transaction with the subfund concerned will not meet its obligation to settle the transaction by failing to deliver the security concerned or by failing to pay the amount due.
Due to the need to open an account for investments in the CIBM via Bond Connect through an offshore custodian, the subfund concerned is exposed to the risk of default or error on the part of the offshore custodian.
Bond Connect is a new type of program and subject to regulatory risks. The relevant guidelines and directives for investments via Bond Connect are subject to potentially retroactive changes. If the relevant Chinese authorities suspend account-opening or trading via Bond Connect, the ability of the subfund concerned to invest in the CIBM via Bond Connect is restricted. This may have a negative impact on the performance of the subfund, since it may potentially need to sell its positions in the CIBM. The subfund concerned could suffer significant losses as a result.

Risks in connection with taxation on the Chinese mainland
In accordance with the circular Caishui 2018 No. 108, which was jointly issued on November 7, 2018 by the Ministry of Finance and the administration of taxation, overseas institutional investors that invest in Chinese bonds via Bond Connect are exempt from withholding tax and sales tax on coupon income from such bonds in the period from November 7, 2018 to November 6, 2021. However, there is no certainty as to what the tax situation will be after November 6, 2021. The tax authorities on the Chinese mainland could issue further requirements in future, and these could potentially be applied retroactively. In light of the uncertainty surrounding the future taxation of gains or earnings from the subfunds' investments on the Chinese mainland, the fund management company reserves the right to subject these gains or earnings to withholding tax and to retain the tax for the account of the subfunds.

Risks in connection with the exercising of creditor rights
The rights and claims of the subfunds in respect of CIBM bonds are exercised by the Central Moneymarkets Unit, which exercises its rights as "nominee" for the Bond Connect securities. The Bond Connect program generally involves the concept of a "nominee" in the same way as the Stock Connect program. The precise nature and rights of an investor who invests via Northbound Trading and becomes a beneficial owner of Bond Connect securities are not precisely defined under Chinese law. Nor is it possible to determine beyond doubt the precise nature of the rights and claims enshrined in the legislation of the Chinese mainland of investors who invest via Northbound Trading or the methods for enforcing these rights and claims.
With regard to the specific rights and claims in respect of China Connect securities that can only be exercised or pursued through the relevant courts on the Chinese mainland, it is unclear whether these rights can actually be enforced, as the nominee is not obliged to initiate a lawsuit or other legal proceedings on the Chinese mainland or elsewhere in order to enforce the rights of investors in respect of Bond Connect securities.

Risk in connection with the disclosure of participations
According to the requirements that apply in respect of disclosure of participations on the Chinese mainland, the subfund is subject to the risk of its participations having to be disclosed in the event of it becoming a major creditor in relation to a CIBM bond. As a result, the participations of the subfund may become publicly known, which may in turn have repercussions for the subfund's performance.

<u>Risks in connection with the Stock Connect Program:</u>
Certain subfunds may invest in permissible Chinese A-shares (China Connect securities) via the Shanghai Hong Kong Stock Connect Program and the Shenzhen Hong Kong Stock Connect Program (in each case the "Stock Connect Program"). The StockConnect Program is a securities trading and clearing system developed by (among others) the Stock Exchange of Hong Kong Limited ("SEHK"), the Shanghai Stock Exchange ("SSE"), the Shenzhen Stock Exchange ("SZSE"), Hong Kong Securities Clearing Company Limited ("HKSCC") and China Securities Depository and Clearing Corporation Limited ("ChinaClear") with the aim of interlinking the equity markets of the Chinese mainland and Hong Kong.
For investments in China Connect securities, the Stock Connect Program offers so-called Northbound Trading. This enables investors in Hong Kong and foreign investors to trade in China Connect securities via their stockbrokers in Hong Kong and a securities services company founded by the SEHK via order routing to the SSE or SZSE. Northbound Trading is not suitable for citizens of the PRC.

The risks associated with the Stock Connect Program are currently difficult to evaluate. Material risks include (list not exhaustive):

Ownership restrictions for foreign investors
As there are restrictions on the total number of shares that can be held by all underlying foreign investors or any individual foreign investor in a listed Chinese company – based on the thresholds set out in the guidelines issued from the Chinese mainland (in their latest valid version) – the capacity of subfunds (as foreign investors) to invest in China Connect securities is influenced by the corresponding thresholds and the activities of all underlying foreign investors.

Risk in connection with the rule that applies to profits from short swing transactions
Under the securities legislation that applies on the Chinese mainland, a shareholder whose own positions together with those of other companies of the same group amount to at least 5% of the total issued shares ("major shareholder") of a company founded on the Chinese mainland that is listed on an exchange located on the Chinese mainland ("a listed Chinese company") must repay all profits generated through the purchase and sale of shares of this listed Chinese company if both transactions take place within a period of six months. In the event of the subfund being a major shareholder of a listed Chinese company as a result of an investment in China Connect securities via the Stock Connect Program, the profits that the subfund may generate from these investments may be limited in certain circumstances, which may – depending on the scope of the subfund's investments in China Connect securities via the Stock Connect Program – have a negative impact on the performance of the subfund.

Risk in connection with the disclosure of participations
According to the requirements that apply in respect of disclosure of participations on the Chinese mainland, the subfund is subject to the risk of its participations having to be disclosed in the event of it becoming a major shareholder of a listed Chinese company. As a result, the participations of the subfund may become publicly known, which may in turn have repercussions for the subfund's performance.

Risk in connection with best execution
In keeping with the rules that apply in the context of the Stock Connect Program, transactions with China Connect securities may be executed via one or several brokers who have been designated to execute transactions via Northbound Trading in connection with the subfund. The SEHK will review all sales orders in respect of China Connect securities via Northbound Trading at the level of SEHK registered market participants to ensure that there is no overselling on the part of one individual market participant. In order to fulfill the requirements of this preliminary review, subfunds may determine that they can only execute transactions involving China Connect securities through certain brokers or market participants, which means these transactions will not be executed on the basis of the best execution principle.
Furthermore, the broker may amalgamate investment orders with its own orders and those of associated companies, as well as with the orders of its other clients, including the subfunds. In certain cases, this amalgamation or pooling may have a negative impact on the subfunds, whereas in other cases the act of pooling may be beneficial for the subfunds.

Risks in connection with settlement, clearing and custody
The HKSCC and ChinaClear have established clearing links between the SEHK and the SSE and SZSE so that each is a clearing participant in the other in order to facilitate the clearing and settlement of cross-border transactions. With respect to cross-border transactions that have been initiated in one market, the clearing house of this market on the one hand clears and settles the transactions with its own clearing participants, and on

the other undertakes to fulfill the clearing and settlement obligations of its clearing participants vis-à-vis the clearing house of the counterparty.
The Stock Connect securities traded via the Stock Connect program are not issued in physical form, which means that investors do not hold physical China Connect securities. In connection with the Stock Connect Program, investors from Hong Kong and foreign investors – including the subfunds that have acquired China Connect securities through Northbound Trading – are supposed to hold the China Connect securities in the securities accounts of their brokers or custodians on the Central Clearing and Settlement System ("CCASS") operated by the HKSCC.
Transactions with the custodians and brokers that hold the assets of the subfunds or settle transactions of the subfunds entail risks. In the event of the bankruptcy of a custodian or broker, the subfunds may experience a delay in recovering their assets from the custodian or broker or relevant bankruptcy estate, and may not recover these assets at all; the subfunds only possess a general, unsecured claim to these assets vis-à-vis the custodian or broker.
Due to the short settlement cycle that applies to China Connect securities, the CCASS clearing participant that acts as custodian may only act upon instructions from the sales broker that has been formally appointed by the asset manager of the subfund in question. To this end, the custodian bank waives – at the risk of the subfund – its right to issue settlement instructions in respect of the CCASS clearing participant that acts as its custodian in the market.
Sales and custody services in connection with the brokerage activity may therefore be provided by the same legal entity; consequently, the subfund may be exposed to risks due to potential conflicts of interest.
The rights and claims of the subfunds in respect of China Connect securities are exercised through the HKSCC; the latter exercises its rights as the "nominee" of China Connect securities which are booked to an RMB-denominated omnibus equity account of the HKSCC with China Clear. The Stock Connect Program generally involves the concept of a "nominee" and recognizes the concept of the "beneficial owner" of securities. The precise nature and rights of an investor who invests via Northbound Trading and becomes a beneficial owner of China Connect Securities through the HKSCC in the latter's capacity as nominee are not precisely defined under Chinese law. Nor is it possible to define beyond doubt the precise nature of the rights and claims enshrined in the legislation of the Chinese mainland of investors who invest via Northbound Trading or the methods for enforcing these rights and claims.
With regard to the specific in respect of China Connect securities that can only be exercised or pursued through the relevant courts on the Chinese mainland, it is unclear whether these rights can actually be enforced, as under the CCASS regulations the HKSCC as nominee is not obliged to initiate a lawsuit or other legal proceedings on the Chinese mainland or elsewhere in order to enforce the rights of investors in respect of China Connect securities.

Participation in capital measures and meetings of shareholders
In keeping with current market practice in China, investors who execute transactions involving China Connect securities via Northbound Trading cannot be represented by voting proxies or in person at the shareholder meetings of the corresponding companies listed on the SSE or SZSE. The subfunds will not be able to exercise the voting rights in respect of the companies in which they invest in the same way as they can in developed markets.
Furthermore, a capital measure in respect of China Connect securities will be announced by the corresponding issuer via the SSE or SZSE website and specific officially designated newspapers.
The HKSCC will keep CCASS participants informed about capital measures in respect of China Connect securities. Investors from Hong Kong as well as foreign investors (including the subfunds) must comply with the corresponding agreement of their brokers or custodians (i.e. the CCASS participants) as well as with the deadlines set by these parties. The period available to them for certain types of capital measures in respect of China Connect securities may be restricted to just one working day. Under certain circumstances, therefore, the subfunds may not be in a position to participate in certain capital measures promptly. As it is not possible to appoint several voting proxies on the Chinese mainland, it is possible that the subfunds cannot appoint any voting proxy capable of participating in shareholder meetings in respect of China Connect securities. It cannot be guaranteed that CCASS participants involved in the Stock Connect Program will offer voting or other associated services or take measures to ensure that such services are offered.

Risks in connection with taxation on the Chinese mainland
In accordance with the Circular Caishui 2014 No. 81 jointly published by the Ministry of Finance, the administration of taxation and the securities regulatory commission on November 14, 2014 in connection with matters relating to taxation policy for the pilot project of the mechanism for linking trading on the Shanghai and Hong Kong equity markets, investors investing in China Connect Securities via Stock Connect are exempt from the income tax on capital gains generated by the sale of China Connect securities. There can be no guarantee, however, as to how long this exemption will apply and there is no certainty that trading in China Connect securities will not be subject to taxation in the future. The tax authorities on the Chinese mainland may issue further requirements in future, and these could potentially be applied retroactively.
In light of the uncertainty surrounding the future taxation of gains or earnings from the subfunds' investments on the Chinese mainland, the fund management company reserves the right to charge the investing subfunds for taxation of gains and earnings, potentially on a retrospective basis.

Sustainability risks:
Sustainability risks are environmental, social or governance events or conditions that can have a significant, negative impact on the value of the sustainable investment when they occur. The significance of sustainability risks is determined by the probability, scale and time horizon of the risk occurrence. Sustainability risks may have a negative effect on the return of the subfund concerned. The identification and management of sustainability risks, as well as their impact on the return, are derived from the respective benchmark index using an independent methodology and calculation method, data for which is obtained from the relevant provider. Insofar as the asset manager applies its own sustainability approaches, it incorporates sustainability risks into the investment decisions and risk monitoring to the extent that they constitute potential or actual material risks and/or opportunities to maximize the generation of risk-adjusted returns over the long term.

Specific risks in connection with the application of sustainability approaches:
The absence of established standards and harmonized definitions in relation to sustainable investing can result in differing interpretations and approaches when defining and implementing sustainable investment objectives, which can make it more difficult to compare different sustainable financial products. The lack of taxonomy gives the asset manager a degree of subjective discretion when applying its own non benchmark-driven sustainability approaches in terms of their design and implementation within the investment process, the exercising of which is limited in terms of its transparency. The asset manager bases its analysis process on data obtained from the companies and issuers themselves or from third-party providers, the accuracy and completeness of which the asset manager can only verify to a limited extent.
The application of sustainability approaches within the investment process can affect the performance of the assets of an ESG subfund. Accordingly, the assets of an ESG subfund may develop differently compared with a similar investment fund where investments are conducted without taking ESG factors into consideration and may also exhibit more limited diversification in some circumstances. The application of exclusions within the investment process for an ESG subfund may result in an ESG subfund not making or selling profitable investments and failing to take into account entire economic sectors with positive potential returns, thereby adversely affecting the performance of the ESG subfund.
These specific risks in connection with the application of sustainability approaches apply equally to all ESG subfunds.

1.16 Liquidity Risk Management
The fund management company shall ensure appropriate liquidity management. It assesses the liquidity of the subfunds of the umbrella fund in the context of structuring and launch, and thereafter on a monthly basis. Assessment involves analysis of various scenarios and takes account of criteria including diversification and size of the subfund, fungibility of the investments, characteristics of the fund-specific investment market, market elasticity and depth of the markets in which the subfund invests. For certain asset classes with restricted liquidity or where the availability of market information is limited (e.g. real estate, mortgages, alternative investments), this analysis may be performed at longer intervals and the criteria used may differ. The fund management company documents the results of this

analysis and, if necessary, defines and implements appropriate measures for limiting any liquidity risks. The factors influencing liquidity risk can change constantly, sometimes in unexpected and significant ways. It is therefore possible that liquidity risks will arise for the subfunds despite the analysis performed by the fund management company and measures taken (see also prov. 1.15).

2 Information on the Fund Management Company

2.1 General Information on the Fund Management Company

Credit Suisse Funds AG, Zurich, is the fund management company. It has been exclusively active in the fund business since its formation as a limited company in 1984.

2.2 Other Information on the Fund Management Company

As of December 31, 2021, the fund management company managed a total of 406 collective investment schemes (including subfunds) in Switzerland, with assets under management totaling CHF 414.5 billion.
The fund management company Credit Suisse Funds AG is registered with the US tax authorities as a "registered deemed compliant FFI" under the Agreement between Switzerland and the United States of America for Cooperation to Facilitate the Implementation of FATCA (Foreign Account Tax Compliance Act) "IGA Switzerland/USA".

Address:
Credit Suisse Funds AG
Uetlibergstrasse 231
8070 Zurich

Website:
www.credit-suisse.com

2.3 Board of Directors and Executive Board

Board of Directors

- **Patrick Tschumper**, Chair (interim)
  Relevant activities outside the fund management company: Member of the Board of Directors of Credit Suisse Asset Management (Switzerland) Ltd., Zurich; Member of the Board of Directors of MultiConcept Fund Management S.A., Luxembourg
- **Luca Diener**, Vice-Chair
  Relevant activities outside the fund management company: Managing Director, Diener Financial Consulting, Zurich
- **Andreas Binder**, Member
  Relevant activities outside the fund management company: Partner in Binder Rechtsanwälte KLG, Baden; lecturer at the University of St. Gallen; Chair of the Board of Directors of Binder & Partner AG, Baden; Chair of the Board of Directors of MDE Beteiligungen AG, Baden; Chair of the Board of Directors of SwissMediaForum AG, Baden
- **Jürg Roth**, Member
  Relevant activities outside the fund management company: Managing Director of Credit Suisse (Switzerland) Ltd., Zurich; Member of the Board of Trustees of Credit Suisse Investment Foundation, Zurich; Member of the Board of Trustees of Credit Suisse Investment Foundation Pillar 2, Zurich
- **Thomas Vonaesch**, Member
  Relevant activities outside the fund management company: Chair of the Board of Directors, Helvetia Asset Management AG, Basel

Executive Board

- **Thomas Schärer**, CEO
  No relevant activities outside the fund management company
- **Emil Stark**, Deputy CEO and Head of Fund Solutions AM
  Relevant activities outside the fund management company: Credit Suisse representative in various fund structures domiciled in Luxembourg and Ireland
- **Christian Bieri**, Member, Real Estate Fund Management
  No relevant activities outside the fund management company
- **David Dubach**, Member, Oversight & ManCo Services
  No relevant activities outside the fund management company
- **Marcus Eberlein**, Member, Performance & Risk Management
  No relevant activities outside the fund management company
- **Gilbert Eyb**, Member, General Counsel
  No relevant activities outside the fund management company
- **Naftali Halonbrenner**, Member, Fund Administration
  No relevant activities outside the fund management company
- **Hans Christoph Nickl**, Member, Chief Operating Officer
  No relevant activities outside the fund management company
- **Ralph Warth**, Member, Fund Solutions PLF
  Relevant activities outside the fund management company: Member of the Board of Directors of Postbank SICAV, Luxembourg; CEO of RLW – Rare Limited Whisky LLC, Lachen
- **Gabriele Wyss**, Member, Chief Compliance Officer
  No relevant activities outside the fund management company

All information concerning the relevant activities of the Board of Directors and members of the Executive Board outside the fund management company refers to the date of the prospectus.

2.4 Subscribed and Paid-Up Capital

The subscribed share capital of the fund management company amounts to CHF 7 million as of June 30, 1994, and is fully paid up. The share capital is divided into registered shares.
Credit Suisse Funds AG is a wholly-owned subsidiary of Credit Suisse AG, Zurich.

2.5 Transfer of Investment Decisions

Investment decisions for all subfunds have been transferred to Credit Suisse Asset Management (Switzerland) Ltd., Zurich, as asset manager.
Credit Suisse Asset Management (Switzerland) Ltd. is an approved manager of collective investment schemes and subject to supervision by FINMA. The employees of Credit Suisse Asset Management (Switzerland) Ltd., a subsidiary of Credit Suisse AG and Credit Suisse (Switzerland) Ltd., have many years of experience in the fields of asset management and investment advice for domestic and international private and institutional clients.
The precise duties involved are laid down in an asset management agreement between Credit Suisse Funds AG and Credit Suisse Asset Management (Switzerland) Ltd.

2.6 Transfer of Other Specific Tasks

The fund management company has transferred certain fund administration duties to the following group companies of Credit Suisse Group AG:

- Credit Suisse AG, Switzerland: specific tasks such as providing legal and compliance advice, facility management, and the Management Information System (MIS).
- Credit Suisse (Switzerland) Ltd., Switzerland: specific tasks in relation to the provision of compliance advice, human resources, collateral management, IT services, and first line of defense support (FLDS).
- Credit Suisse Asset Management (Switzerland) Ltd., Switzerland: real estate administration (including fund and real estate accounting, and estate management).
- Credit Suisse Services Ltd., Switzerland: specific tasks in relation to the provision of compliance advice, managing the fund management company's finances, and tax advice.
- Credit Suisse Fund Services (Luxembourg) S.A., Luxembourg: specific tasks in relation to fund accounting, and support with monitoring the investment regulations.
- Credit Suisse (Poland) Sp.z.o.o., Poland: specific tasks in relation to fund accounting, information management (including product master data, price publications, fact sheet production, Key Information Document production and report preparation), legal reporting (preparation of the annual report), and other support tasks.

The precise modalities for carrying out the duties involved are set out in an agreement between the fund management company and the aforementioned group companies. Further specific tasks may be transferred to the aforementioned group companies.

2.7 Exercising of Membership and Creditors' Rights

The fund management company exercises the membership and creditors' rights associated with the investments of the subfunds it manages independently and exclusively in the interests of the investors. The fund management company will, upon request, provide the investors with information on the exercising of membership and creditors' rights.
In the case of scheduled routine transactions, the fund management company is free to exercise membership and creditors' rights itself or to

transfer their exercise to the custodian bank or a third party; it is also free to waive the exercise of membership and creditors' rights.
In the case of all other events that might have a lasting impact on the interests of the investors, in particular the exercising of membership and creditors' rights which the fund management company holds as a shareholder or creditor of the custodian bank or another related legal entity, the fund management company will exercise the voting rights itself or issue explicit instructions. In such cases, it may base its actions on information it receives from the custodian bank, the asset manager, the company or from proxy advisors and other third parties, or on information it learns from the press.

3 Information on the Custodian Bank

3.1 General Information on the Custodian Bank

The custodian bank is Credit Suisse (Switzerland) Ltd., Paradeplatz 8, 8001 Zurich. The bank was incorporated in Zurich in April 2015 with the legal form of a joint-stock company. In the fourth quarter of 2016, Credit Suisse (Switzerland) Ltd. acquired the majority of the business of Credit Suisse AG belonging to the Swiss Universal Bank division. Credit Suisse (Switzerland) Ltd. is a wholly-owned subsidiary of Credit Suisse AG, Zurich.

3.2 Other Information on the Custodian Bank

Credit Suisse (Switzerland) Ltd. offers a comprehensive range of banking services and products for private, business and institutional clients domiciled in Switzerland and for certain international clients.
The custodian bank may delegate the safekeeping of the subfunds' assets to third-party custodians and central securities depositaries in Switzerland and abroad, provided this is in the interests of efficient safekeeping. In relation to financial instruments, the fund's assets may only be held in safekeeping by regulated third-party custodians and central securities depositaries. This does not apply to mandatory safekeeping at a location where the transfer to regulated third-party custodians and central securities depositaries is not possible, in particular due to mandatory legal provisions or to the investment product's modalities. The use of third-party custodians and central securities depositaries means that deposited securities are no longer owned solely by the fund management company, which instead becomes only a co-owner. Moreover, if the third-party custodians and central securities depositaries are not regulated, they are unlikely to meet the requirements placed on Swiss banks in organizational terms. The tasks of the custodian bank under delegation of safekeeping to an agent shall comply with § 4 prov. 6 of the Fund Contract. The custodian bank is responsible for the losses caused by a third-party custodian or central securities depositary, unless it can prove that it applied the degree of due diligence with regard to the selection, instruction and monitoring required in the given circumstances.
The custodian bank is registered with the US tax authorities as a "participating foreign financial institution (pFFI)" under the Agreement between Switzerland and the United States of America for Cooperation to Facilitate the Implementation of FATCA (Foreign Account Tax Compliance Act) "IGA Switzerland/USA" and section 1471–1474 of the US Internal Revenue Code including related decrees.

4 Information on Third Parties

4.1 Paying Agents

The following bank is the paying agent:
– Credit Suisse (Switzerland) Ltd., Paradeplatz 8, 8001 Zurich, and all its branches in Switzerland.

4.2 Distributors

The following institution has been appointed as distributor for the subfunds:
– Credit Suisse AG, Paradeplatz 8, 8001 Zurich, and all its branches in Switzerland.

The fund management company is entitled to appoint other distributors to undertake distribution activities in relation to the subfunds.
The fund management company and the custodian bank may, within the scope of their sales activities, refuse purchase applications, as well as suspend or limit the sale, distribution or transfer of units to individuals or corporate bodies in particular countries or areas.

5 Further Information

5.1 Useful Information

Swiss sec. no.:	See table at end of prospectus
ISIN number:	See table at end of prospectus
Accounting currency:	See table at end of prospectus

5.2 Publication of Official Notices by the Umbrella Fund and the Subfunds

In the event of a change to the fund contract, a change in the fund management company or the custodian bank, as well as the dissolution of the subfunds, the corresponding notice will be published by the fund management company on the electronic platform www.fundinfo.com.
Prices and net asset values for all unit classes of each subfund will be published daily on the Internet platform www.fundinfo.com, and if required also in Swiss and foreign newspapers as well as other electronic media.

5.3 Sales Restrictions

With respect to the issue and redemption of units of the subfunds outside Switzerland, the regulations regarding investment funds and taxes in the country in question apply.
This investment fund's units may not be offered, sold or otherwise transferred in the United States of America or its territories. Units of this investment fund may not be offered, sold or delivered to citizens and/or residents of the United States of America and/or persons or entities whose income and/or revenue, irrespective of source, is subject to US income tax, including those deemed to be US persons under Regulation S of the US Securities Act of 1933 and/or the US Commodity Exchange Act, as amended.
Units of the subfunds CSIF (CH) Equity Emerging Markets Blue and CSIF (CH) Equity Emerging Markets ESG Blue may not be offered, sold or delivered to investors resident in India. Nor may the units of the subfunds CSIF (CH) Equity Emerging Markets Blue and CSIF (CH) Equity Emerging Markets ESG Blue be offered, sold or delivered within India. Investors in the subfunds CSIF (CH) Equity Emerging Markets Blue and CSIF (CH) Equity Emerging Markets ESG Blue may be required by the "designated depository participant" (DDP) to disclose their identity.
Units of the subfunds CSIF (CH) Bond Aggregate Global ex G4 ex CHF, CSIF (CH) Bond Aggregate Global ex CHF 1-5 Blue, CSIF (CH) Bond Fiscal Strength Global ex CHF Blue, and CSIF (CH) Bond Aggregate Global ex CHF 1-5 ESG Blue may not be offered or sold to individuals or companies in the PRC. Furthermore, units of these subfunds may not be delivered within the PRC. Investors in the PRC only subscribe units of these subfunds if they are permitted by the relevant laws, regulations, provisions, announcements, directives and/or directives of the PRC, or other provisions issued by a government body or supervisory authority in the PRC – irrespective of whether they have force of law or not. If an investor fails to comply with these sale restrictions, the fund management company may at its own discretion take measures in relation to the units of such investor in order to comply with the relevant supervisory requirements, including redeeming units of the investor concerned in accordance with § 5 of the fund contract.
The fund management company and the custodian bank may prohibit or limit the sale (direct or indirect) or transfer of units to natural persons or legal entities in certain countries and territories.

6 Further Information

6.1 Profile of a Typical Investor

The subfunds are suitable for investors with a medium- to long-term horizon who are primarily interested in the development of the benchmark index set out in Table 1 at the end of the prospectus. They must be prepared to see the net asset value of fund units undergo sharp fluctuations and sustained declines.

6.2 Specific Information in Connection with the Fund of Funds Structure of the Subfund

In the case of the subfunds CSIF (CH) Equity EMU, CSIF (CH) Equity Europe ex CH Blue, CSIF (CH) Equity World ex CH, CSIF (CH) Equity World ex CH ESG Blue and CSIF (CH) Bond Corporate Global ex CHF ESG Blue, the investment policy (§ 8 prov. 23 of the fund contract) and the risk diversification rules (§ 15 prov. 7 of the fund contract) permit up to 100% of the subfund's assets to be invested in units or shares of other collective investment schemes (target funds).

The main advantages and disadvantages of this subfund's "fund of funds" structure compared with direct investments are:
Advantages:
– lower transaction and administration costs;
– a generally greater degree of risk diversification;
– lower volatility;
– constant control and monitoring of the various target funds.
Disadvantages:
– The broad diversification of risks may adversely affect performance.
– certain costs (e.g. fees for the fund management company, audit costs, etc.) may be incurred twice, i.e. once in the fund of funds and in the target funds in which the fund of funds invests its assets.

6.3 Selection Process and Monitoring (Due Diligence) of the Target Funds

Through direct and indirect investments, the subfunds CSIF (CH) Equity EMU, CSIF (CH) Equity Europe ex CH Blue, CSIF (CH) Equity World ex CH, CSIF (CH) Equity World ex CH ESG Blue and CSIF (CH) Bond Corporate Global ex CHF ESG Blue track the benchmark index given in the table at the end of the prospectus ("benchmark index").
On behalf of the subfund, the fund management company may invest up to 100% of the subfund's assets in units or shares of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, which are denominated in the benchmark index or sub-segments of the benchmark index and indices related to the benchmark index or sub-segments of the benchmark index and which show a high correlation with the benchmark index.
The selected target funds enable the most efficient possible replication of the benchmark index or of sub-segments of the benchmark index. The fund domicile and tax treatment are taken into account when selecting the target funds.
Investors are made aware that the funds of funds of the Credit Suisse Index Fund (CH) Umbrella which invest in subfunds of Credit Suisse Index Fund (Lux) invest in shares of the share class with the lowest fees.
Investments by the subfunds CSIF (CH) Equity EMU, CSIF (CH) Equity World ex CH, CSIF (CH) Equity World ex CH ESG Blue and CSIF (CH) Bond Corporate Global ex CHF ESG Blue in other subfunds of Credit Suisse Index Fund (CH) Umbrella (target fund) are confined to the ZA/ZB classes of the target funds. When investments are made in ZA/ZB class units, no management fees as per § 20 prov. 1 are charged. Furthermore, the target funds may not charge any issuing or redemption commissions, unless these accrue to the target fund's assets. Issuing and redemption commissions accruing to the target fund's assets may, however, be charged.

6.4 Investment Limits Subject to the German Investment Tax Act

The subfunds referred to below are not authorized for and not advertised for sale in Germany. The information set out hereinafter is geared exclusively to investors subject to taxation in Germany who – acting on their own initiative – have established an account or safekeeping account relationship with a bank or financial services provider outside of Germany or who have acquired fund units within the framework of an exceptional circumstance in accordance with prevailing German law.

6.4.1 With regard to the following subfunds, for tax reasons more than 50% of the assets of the subfund is invested in equity participations pursuant to § 2 (8) of the German Investment Tax Act:
– CSIF (CH) Equity Switzerland Total Market Blue
– CSIF (CH) Equity Switzerland Total Market ESG Blue
– CSIF (CH) Equity Switzerland Large Cap Blue
– CSIF (CH) Equity Switzerland Large Cap Classic Blue
– CSIF (CH) Equity Switzerland Small & Mid Cap
– CSIF (CH) Equity SPI ESG Multi Premia Blue
– CSIF (CH) Equity Switzerland Minimum Volatility Blue
– CSIF (CH) Equity Switzerland Blue
– CSIF (CH) Equity EMU
– CSIF (CH) Equity Europe ex EMU ex CH
– CSIF (CH) Equity Europe ex CH Blue
– CSIF (CH) Equity US Blue
– CSIF (CH) Equity Canada
– CSIF (CH) Equity Canada Blue
– CSIF (CH) Equity Japan
– CSIF (CH) Equity Japan Blue
– CSIF (CH) Equity Pacific ex Japan Blue
– CSIF (CH) Equity Emerging Markets Blue
– CSIF (CH) Equity Emerging Markets ESG Blue
– CSIF (CH) Equity World ex CH Small Cap Blue
– CSIF (CH) Equity World ex CH Small Cap ESG Blue
– CSIF (CH) Equity World ex CH
– CSIF (CH) Equity World ex CH ESG Blue

6.4.2 With regard to the following subfunds, for tax reasons at least 25% of the assets of the subfund is invested in equity participations pursuant to § 2 (8) of the German Investment Tax Act:
– CSIF (CH) Real Estate Asia (in liquidation)
– CSIF (CH) Real Estate Europe ex CH

6.4.3 Equity participations pursuant to the preceding sections 6.4.1 and 6.4.2 are (i) units in stock corporations admitted for official trading on a stock exchange or admitted for or included in an organized market, (ii) units in stock corporations domiciled in a member state of the European Union or in another signatory to the Agreement on the European Economic Area that are subject there to taxes on earnings for stock corporations and have no exemption therefrom, (iii) units in stock corporations domiciled in a third-party country that are subject there to taxation on earnings for stock corporations in the amount of at least 15% and have no exemption therefrom, as well as (iv) units in other investment entities which, in accordance with their investment conditions, invest more than 50% of their value or assets in the aforementioned units in stock corporations, in the amount of 51%, and units in other investment entities which in accordance with their investment conditions invest at least 25% of their value or assets in the aforementioned stock corporations, in the amount of 25%. In addition, the following applies to units in other investment entities, thus possibly deviating from the aforementioned amounts of 51% and 25%: (a) where the investment conditions of an equity fund stipulate a percentage of more than 51% of the respective value or assets or where the investment conditions of a mixed fund stipulate a percentage of more than 25% of the respective value or assets, the investment portion in excess of this higher percentage is deemed to be an equity participation; or (b) in the case of units in other investment entities that are valued at least once per week, the equity participation is taken into consideration in the amount of the allocation published on the day of valuation for such investment entities at which these actually invest in the aforementioned units in stock corporations.

6.4.4 Various factors may result in a subfund being temporarily unable to comply with the aforementioned investment limits. Negative tax consequences may ensue from such temporary non-compliance. Please contact your tax adviser for information on the tax impact of an investment in units of the subfunds specified in section 6.4 pursuant to the German Investment Tax Act.

6.5 Declaration of Consent to the Disclosure of Data

To fulfill their tasks in connection with the fund contract, it may be necessary for the fund management company and the custodian bank as well as their representatives and agents within and outside of Credit Suisse Group in Switzerland and abroad (hereinafter together referred to as "disclosing parties") to disclose and forward data to each other as well as to third parties in Switzerland and abroad, specifically domestic and foreign government courts, tax, supervisory and other authorities, exchanges and central depositaries as well as private third parties (including issuers, brokers, clearing agencies and third-party depositaries) and their agents (hereinafter together referred to as "third parties"), including but not limited to the name, address, domicile, nationality, date and place of birth, investment amount and investment period as well as the identity papers of the investor, his own clients and/or the beneficial owner(s), (hereinafter referred to as "data"), including historical data, for the purpose of
– processing subscriptions and redemptions and other investment-related services,
– fulfilling monitoring, risk management and operating tasks,
– identifying investors in order to check compliance with Swiss and foreign regulations on combating money laundering and the financing of terrorism as well as tax laws, specifically compliance with the FATCA provisions and standards relating to the international automatic exchange of information,
– identifying and monitoring investors by foreign government and private third parties in accordance with local investment regulations and restrictions,
– disclosing shareholdings to Swiss and foreign exchanges, authorities or issuers, e.g. in the event of reaching specific thresholds or in

connection with corporate actions, as well as fulfilling other duties to disclose and report shareholdings to government or private third parties,

where the disclosure and forwarding of data for such purposes is required according to Swiss and foreign laws and regulations or the contractual provisions following a reasonable interpretation by the fund management company or the custodian bank.

The investor acknowledges that every disclosure and forwarding of data in connection with the declaration of consent specified in § 5 prov. 11 of the fund contract is subject to the laws and regulations or the contractual provisions in the country of investment; accordingly, the data is not protected by Swiss law, including Swiss fund and banking confidentiality. The foreign laws and regulations will not necessarily ensure the same level of confidentiality, secrecy or data protection as Swiss law and it is possible that third parties or a disclosing party will disclose some or all of the data to authorities or other third parties, or make it public.

If the investor is an intermediary who subscribes or holds the units for his own clients, he is obliged to notify his clients and/or the beneficial owner(s), where prescribed by the applicable laws and regulations, of this declaration of consent and, where necessary, obtain separate valid approval for issuing the declaration of consent.

The declaration of consent has no bearing on other declarations of consent to the disclosure of the investor by the fund management company or the custodian bank where such declarations of consent have already been/are to be signed, or are granted separately in the fund contract.

6.6 Information on Investments in India and Authorization from the Investors in CSIF (CH) Equity Emerging Markets Blue and CSIF (CH) Equity Emerging Markets ESG Blue for the Disclosure of Information and Personal Data

In the case of the subfunds CSIF (CH) Equity Emerging Markets Blue and CSIF (CH) Equity Emerging Markets ESG Blue, direct investments in India are only permitted if the subfund obtains a certificate of registration as a "Foreign Portfolio Investor" ("FPI") (registration as Category I FPI) from a "Designated Depository Participant" ("DDP") on behalf of the Securities and Exchange Board of India ("SEBI"); this is in addition to the restrictions contained in the fund contract. The FPI regulations define certain limits for investments by FPIs and also impose certain obligations on them. In particular, registration of the subfund as an FPI may be suspended or revoked by the SEBI in the case of non-compliance with SEBI requirements or Indian regulations, including applicable laws and regulations relating to the prevention of money-laundering and the financing of terrorism. No assurance can be given that FPI registration will be retained for the entire life of the subfund. Consequently, investors should be aware that suspension or revocation of FPI registration for the subfund may be detrimental to the subfund's performance; depending on the prevailing market conditions, this may impair the value of the investor's holding.

In light of local laws or Indian regulatory provisions, the fund management company – which is the FPI license-holder in the name and for the account of the subfund – is obligated to disclose information and person-related data about investors in this subfund to the DDP, to government authorities, or to agents of the fund management company.

The investor therefore authorizes the fund management company and the custodian bank (including other legal entities of Credit Suisse Group) to share information about the investor and the fund management company to disclose this to the DDP, government authorities or agents in cases where such disclosure is required under local laws or Indian regulatory provisions. This information is not limited to the identity of the investors and/or the beneficial owner but may also relate to the registered address, incorporation data, governing bodies, authorized signatories (including personal data of governing bodies, representatives, authorized signatories), representatives and place of residence, nationality, date and place of birth, representatives, identity papers, subscription information and other documents. Such disclosure is required in particular but not exclusively when an investor – either on their own or jointly or through one or more legal entities – has a stake that exceeds a threshold set by the Indian regulations (currently 25% of the subfund's assets) or exercises control over such a stake.

6.7 Information for Investors in the ZAJ0, ZAHJ0, ZBJ0, ZBJ0M, ZBHJ0 and ZBHJ0M Unit Classes Regarding Client Documentation and Authorization from the Investors for the Disclosure of Information and Personal Data

The circle of investors for the ZAJ0, ZAHJ0, ZBJ0, ZBJ0M, ZBHJ0 and ZBHJ0M unit classes is confined to qualified investors within the meaning of Art. 10 para. 3 and 3ter CISA that are eligible for full relief from Japanese withholding tax on Japanese interest payments (0% withholding tax rate) under the double taxation agreement between Switzerland and Japan (Switzerland-Japan DTA) and the exchange of letters of May 21, 2010 between the Swiss Federal Council and the Government of Japan concerning the Convention for the Avoidance of Double Taxation with respect to Taxes on Income, signed in Tokyo on January 19, 1971, in the version pursuant to the signed protocol in conjunction with Art. 3 para. 1k and Art. 10 para. 3b of the aforementioned Convention.

In addition to the investors named above, further investors may in individual cases qualify for relief at the DTA rate, provided that verification (to be completed prior to a subscription application) of entitlement under the agreement shows that all criteria for relief have been met and this has been confirmed in writing by an external internationally recognized auditing company stipulated by the fund management company in consultation with the custodian bank. The costs of verification and confirmations may be charged to the investor submitting the order.

Each investor shall furnish the custodian bank and the fund management company with the documentation required in order to prove their entitlement under the Convention in a full and timely manner, i.e. prior to initial subscription and thereafter on a periodic basis. Should such documents not be provided in a timely or full manner, the fund management company may under this fund contract proceed to the immediate, compulsory redemption of the units in order to protect the interests of all eligible investors.

The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements and may in particular require the presentation of specific paperwork. They are therefore entitled to mutually disclose information about the investors as well as to disclose the required information about the investors to the relevant Swiss and/or foreign tax authorities, foreign sub-custodians and other units and persons involved, for the purpose of checking compliance with the investor eligibility restrictions and/or in order to comply with the rules for the tax treatment of the subfunds.

The following documents are required:

1. Certificate of residence (COR)
2. Form 17 (page 1)
3. RaS waiver for non-custody clients (fund level and pension fund level) – page 1
4. Country list for application for withholding tax relief
5. Pension fund declaration letter

Should such documents not be provided in time or in their entirety, the fund management company may under this fund contract make an enforced switch into another unit class of the corresponding subfund or, should this not be possible, proceed to the immediate, compulsory redemption of the units in order to protect the interests of all eligible investors.

In the period between the ex-date and the value date for income payments from Japanese issuers (dividends/interest), the different accrual methods applied (various WHT rates in the individual unit classes) within the subfund concerned can lead to minimal deviations in the performance of the individual unit classes.

On the basis of the Switzerland-Japan DTA and the corresponding implementing provisions, the fund management company or the custodian bank are required to disclose information and personal data about investors in this subfund to government authorities.

Therefore, investors in the ZAJ0, ZAHJ0, ZBJ0, ZBJ0M, ZBHJ0 and ZBHJ0M unit classes authorize the fund management company and the custodian bank to share information and the fund management company to disclose information and personal data about the investors in this subfund (including data obtained by the custodian bank) to the Japanese government authorities in cases where such disclosure is required under local statutory or regulatory provisions.

6.8 Sustainable Investing and ESG Integration

Sustainable investing is still a new topic for the financial sector, and the legal and regulatory framework is still at the development stage. In addition, new methodologies are being developed on an ongoing basis and the availability of data is improving continuously; this may have an impact on the implementation of an ESG investment strategy as described below. Sustainable investing is the general term describing the appropriate consideration of environmental, social and governance criteria (“**ESG criteria**”) in investment decisions. Although there is no conclusive list or generally binding definitions of the issues and criteria that can be summarized under the “ESG” concept, the following, for instance, may be understood:

Environmental (“E”): Taking into account the quality and functioning of the natural environment and natural systems, e.g. air, water and soil quality, carbon dioxide and climate, clean water, environmental health and biodiversity, CO_2 emissions and climate change, energy efficiency, scarcity of natural resources and waste management. Environmental criteria can be assessed based on key indicators for resource efficiency, e.g. energy consumption, use of renewables, commodity consumption, volume of waste, emissions, greenhouse gas emissions, water consumption, land use, as well as impact on biodiversity and the circular economy.

Social (“S”): Taking into account criteria relating to the rights, well-being and interests of people and communities, e.g. human rights, working conditions and standards, education, gender equality and the ban on child and forced labor.

Governance (“G”): Criteria concerning the proper management of companies and other investment-receiving entities such as the independence and supervision of the governing body, best practices and transparency, management remuneration, shareholder rights, management structure, anti-corruption measures, and consideration of whistleblowers. In the case of sovereign issuers, governance criteria also encompass the stability of the government, right to privacy, and independence of the judiciary.

Credit Suisse Asset Management (Switzerland) Ltd., Zurich, as asset manager, has produced a “Sustainable Investing Policy” setting out its approach and the action it takes in relation to sustainable investing. This Sustainable Investing Policy is also applied to the management of the subfunds with an explicit ESG investment strategy (“**ESG subfunds**”).

The Sustainable Investing Policy aims to incorporate ESG criteria into various stages of the investment process through the inclusion of guidelines for identifying sustainability-related opportunities and reducing specific sustainability risks (see prov. 1.15 of this prospectus).

Sustainability Approaches

In connection with the ESG subfunds, the following significant sustainability approaches – or a combination of them – can be applied in accordance with the Sustainable Investing Policy and the respective investment objective.

Exclusions (negative screening): Companies that violate defined standards or values are excluded; in the case of direct investments and ESG subfunds, as well as subfunds with no explicit ESG investment strategy, the current list of “exclusion recommendations” drawn up by the independent Swiss Association for Responsible Investments (SVVK-ASIR) is followed insofar as the exclusions apply to the respective investment universe (www.svvk-asir.ch). Based on this list, the SVKK-ASIR recommends that its members exclude companies whose business activities violate the normative criteria of the SVVK-ASIR on account of their products (e.g. controversial weapons) or business practices, and where dialog aimed at resolving existing ESG issues was unsuccessful. *This means that subfunds with no explicit ESG investment strategy do not become ESG subfunds and the Sustainable Investing Policy does not apply to them.* Exclusion criteria may be adapted on an ongoing basis within the Sustainable Investing Policy and accordingly set out in the above description of exclusions in an updated prospectus. Taking into account the risk of a deviation in the performance of the subfund versus the benchmark index (tracking error), the asset manager in the case of direct investments of the ESG subfunds concerned applies standards-based exclusions in accordance with the Sustainable Investing Policy and excludes companies that generate more than 20% of their sales from business activities involving thermal coal, even if there is no provision for exclusion in the methodology of the benchmark index. Additional exclusions are based on the investment universe of the relevant benchmark index.

ESG integration: In line with their investment policy, ESG subfunds replicate a benchmark index whose methodology is subject to an assessment with respect to the integration of ESG criteria when selecting the index and which must meet the minimum requirements specified in the Sustainable Investing Policy. The methodology of the relevant benchmark index defines the ESG integration criteria required for the relevant ESG subfund also to qualify as having ESG characteristics. In principle, sustainability risks are also assumed by the provider of the benchmark index concerned. Based in particular on an assessment of the sustainability of the index components, the provider of the benchmark index defines the index universe using its own measurement systems and criteria for ESG factors; this ranking is created by the provider itself or by an ESG rating agency based on an analysis of publicly available information for the companies included (“**ESG rating**”). Taking into account the risk of deviation versus the parent index, the universe of the benchmark index can be determined not only by excluding companies with an inadequate ESG rating but also by including only those companies that show the best ESG rating within their industry or sector (“**best-in-class approach**”) (see additional information on the sustainability approach of the relevant providers of the benchmark indices below and in the investment objective of the ESG subfunds). In each case, additional ESG criteria can only be considered for those ESG subfunds that only partly replicate the benchmark index or are likely to deviate from it.

Stewardship (*active ownership*): Influence is exerted through dialog and the exercise of voting rights over companies in which the subfund invests, with the aim of improving governance and management structures, corporate policy and/or measures designed to solve existing ESG problems, in particular by means of:

Engagement: Monitoring of companies in which the subfund invests, with a view to proactively establishing and nurturing a constructive dialog on ESG issues. A coordinated approach with other institutional investors can improve the effectiveness of the engagement, in particular if the amounts held in the collective investment schemes managed by the fund management company and other Credit Suisse Group companies do not permit effective influencing of the relevant company.

Voting: Representation at shareholder meetings and proxy voting to assert own views on ESG, with voting rights not exercised at the discretion of the asset manager but on the basis of explicit instructions from the fund management company or by the latter itself in relation to all amounts held in the relevant security within the collective investment schemes managed by the fund management company and other Credit Suisse group companies (cf. prov. 2.7 of this prospectus). Accordingly, the influence exerted on companies through voting is not confined to the relevant ESG subfund and can additionally be used to pursue other objectives in the interests of the investors. The lower the share of voting rights in a highly capitalized international company (large cap), for example, the less weight that can be given to own ESG views through voting.

The attention of investors is drawn to the fact that the sustainability approaches applied do not constitute investment restrictions within the meaning of section III of the fund contract. In addition, ESG criteria exclusively applied by the provider of a benchmark index when determining the index methodology may in some cases differ from the ESG concept specified in the Sustainable Investing Policy.

Selected providers of benchmark indices for the ESG subfunds
MSCI Inc.: Through in-house analysis, MSCI Inc. and its subsidiaries have developed an objective, quantitative rating model that reflects as precisely as possible the sustainability profile of companies and countries based on a detailed analysis of publicly accessible information. The MSCI ESG rating measures a company's resilience to long-term ESG risks affecting the sector and determines how well these risks are controlled and managed versus its peers. The MSCI ESG Government ratings provide an assessment of the sustainability of a country's economy based on identification of the ESG risks of a country and the way in which it addresses these risks.
MSCI ESG Leaders Indexes are constructed on the basis of this data as well as the MSCI ESG rating, while excluding companies with significant income from controversial business activities and employing a best-in-class approach that leaves sector weightings unchanged. By contrast, MSCI ESG Screened indices are constructed solely on the basis of excluding companies with significant income from controversial business activities. Due to the limited inclusion of ESG factors in the methodology of the MSCI ESG Screened indices determined by the provider, the investment result may in some cases differ from the ESG concept specified in the asset manager's Sustainable Investing Policy.
Bloomberg MSCI ESG Fixed Income indices are constructed based on the MSCI ESG and MSCI ESG Government ratings produced using in-house data analysis and exclude issuers with significant income from controversial business activities.
SIX Swiss Exchange AG: ESG indices are constructed on the basis of an ESG rating produced by an independent Swiss sustainability rating agency (Inrate AG) based on publicly available data as well as sales data obtained for critical sectors, with the SBI serving as selection universe in the case of bond indices and the SPI in the case of equity indices. The same selection criteria are applied for inclusion in equity as well as bond indices (specifically minimum ESG rating, exclusions based on sales in critical sectors and in accordance with the "exclusion recommendations" list produced by the SVVK-ASIR).
JPMorgan Chase & Co.: To construct ESG indices, JPMorgan Chase & Co. and its subsidiaries apply an in-house ESG scoring and screening methodology that is partly based on raw ESG data from specialized external research providers (specifically Sustainalytics and RepRisk AG).
Further information on the methodology of the respective benchmark index, which may change over time, is available in the investment objective of the respective ESG subfund in this prospectus and on the website of the corresponding provider in accordance with Table 1 at the end of this prospectus.

Further information on the Sustainable Investing Policy and ESG integration for ESG subfunds is available online at https://www.credit-suisse.com/esg.

7 Detailed Provisions

All further information on the umbrella fund and subfunds, such as the method used for the valuation of the subfunds' assets, a list of all fees and incidental costs charged to the investor and the subfund, and the appropriation of net income, can be found in detail in the fund contract.

Table 1: Summary of the Subfunds and Unit Classes[1)]

Subfund	Unit classes[1)]	Swiss sec. no.	ISIN no.	Accounting currency / other subscription and redemption currencies	Max. flat-rate management commission	Valuation date (days as of subscription / redemption	Value date (days as of subscription/ redemption[4)]	Deadline for daily subscription and redemption of units	Delegation of investment decisions for subfunds	Total expense ratio (TER)			Benchmark index
										28.02.2022	28.02.2021	29.02.2020	
CSIF (CH) Equity Switzerland Total Market Blue	ZA	46662491	CH0466624910	**CHF/** EUR, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0020%	0.0020%	0.0019%	SPI
	ZB	3134187	CH0031341875		0%					0.0020%	0.0020%	0.0019%	
	DB	1540817	CH0015408179		0.5%					0.0860%	0.086%	0.086%	
	QA[2)]	52139380	CH0521393808		1.3%					0.1106%	0.1142%	0.1037%	
	QB[2)]	34822860	CH0348228609		1.3%					0.1020%	0.1020%	0.1019%	
	FB[2)]	19077186	CH0190771862		1.5%					0.1609%	0.1609%	0.1609%	
CSIF (CH) Equity Switzerland Total Market ESG Blue[5)]	ZA	–	–	**CHF/** EUR, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	–	–	–	SPI® ESG (https://www.six-group.com/de/products-services/the-swiss-stock-exchange/market-data/indices/esg-indices.html)
	ZB	59739451	CH0597394516		0%					0.0070%	–	–	
	DB	111719500	CH1117195003		0.5%					0.0906%	–	–	
	QA[2)]	117857037	CH1178570375		1.3%								
	QB[2)]	59739452	CH0597394524		1.3%					0.1070%	–	–	
	FB[2)]	–	–		1.5%					0.1816%	–	–	
CSIF (CH) Equity Switzerland Large Cap Blue	ZB	3378243	CH0033782431	**CHF/** EUR, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0026%	0.0025%	0.0025%	SMI
	DB	960293	CH0009602936		0.5%					0.0866%	0.0865%	0.0865%	
	QB[2)]	–	–		1.3%					–	–	–	
	FB[2)]	21440471	CH0214404714		1.5%					0.1615%	0.1613%	0.1614%	
CSIF (CH) Equity Switzerland Large Cap Classic Blue	ZB	38499842	CH0384998420	**CHF/** EUR, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0041%	0.0039%	0.0076%	SPI 20
	DB				0.5%					–	–	–	
	QB[2)]	–	–		1.3%					–	–	–	
	FB[2)]	38499845	CH0384998453		1.5%					0.1630%	0.1620%	0.1560%	
CSIF (CH) Equity Switzerland Small & Mid Cap	ZB	11086914	CH0110869143	**CHF/** EUR, USD	0%	1[4)]	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0033%	0.0034%	0.0039%	SPI EXTRA
	DB	11086927	CH0110869275		0.5%					0.0873%	0.0873%	0.0879%	
	QB[2)]	34831986	CH0348319861		1.3%					0.1533%	0.1519%	0.1539%	
	FB[2)]	22262465	CH0222624659		1.5%					0.1822%	0.1807%	0.1828%	
CSIF (CH) Equity SPI ESG Multi Premia Blue	ZB	–	–	**CHF/** EUR, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	–	–	–	SPI ESG Multi Premia (https://www.six-group.com/de/products-services/the-swiss-stock-exchange/market-data/indices/esg-indices.html)
	DB	33403119	CH0334031199		0.5%					0.1919%	0.1866%	0.1833%	
	QB[2)]	33403121	CH0334031215		1.3%					0.3680%	0.3831%	0.3629%	
	FB[2)]	33403120	CH0334031207		1.5%					0.4691%	0.4606%	0.4637%	
CSIF (CH) Equity Switzerland Minimum Volatility Blue	ZB	–	–	**CHF/** EUR, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	–	–	–	MSCI Switzerland IMI Minimum Volatility Index (CHF)
	DB	33416149	CH0334161491		0.5%					0.0933%	0.0929%	0.0962%	
	QB[2)]	33416151	CH0334161517		1.3%					0.2393%	0.2389%	0.2421%	
	FB[2)]	33416150	CH0334161509		1.5%					0.2916%	0.2914%	0.2942%	
CSIF (CH) Equity Switzerland Blue	ZB	23338941	CH0233389417	**CHF/** EUR, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0049%	0.0046%	0.0042%	MSCI Switzerland Index
	DB	23338821	CH0233388211		0.5%					0.0889%	0.0885%	0.0882%	
	QB[2)]	–	–		1.3%					–	–	–	
	FB[2)]	33620673	CH0336206732		1.5%					0.2063%	0.2059%	0.2055%	

Subfund	Unit classes[1]	Swiss sec. no.	ISIN no.	Accounting currency / other subscription and redemption currencies	Max. flat-rate management commission	Valuation date (days as of subscription / redemption	Value date (days as of subscription/ redemption [4])	Deadline for daily subscription and redemption of units	Delegation of investment decisions for subfunds	Total expense ratio (TER) 28.02.2022	28.02.2021	29.02.2020	Benchmark index
CSIF (CH) Equity EMU	ZB	3084952	CH0030849522	**EUR/** CHF, USD	0%	1	2	12:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0127%	0.0085%	0.0076%	MSCI EMU Index
	DB	1540824	CH0015408245		0.5%					0.0966%	0.0924%	0.0915%	
	QB[2]	18570360	CH0185703607		1.3%					0.1628%	0.1584%	0.1575%	
	FB[2]	33620670	CH0336206708		1.5%					0.2141%	0.2096%	0.2088%	
	ZBH	28674971	CH0286749715	**CHF**	0%					0.0135%	0.0088%	0.0075%	MSCI EMU Index hedged to CHF
	DBH	28674968	CH0286749681		0.5%					0.0977%	0.0938%	0.0915%	
	QBH[2]	28650475	CH0286504755		1.3%					0.1939%	0.1898%	0.1876%	
	FBH[2]	33620278	CH0336202780		1.5%					0.3150%	0.3109%	0.3089%	
CSIF (CH) Equity Europe ex EMU ex CH	ZB	3084956	CH0030849563	**CHF/** EUR, GBP	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0059%	0.0049%	0.0045%	MSCI Europe ex EMU, ex Switzerland Index
	DB	1540827	CH0015408278		0.5%					0.0901%	0.0888%	0.0886%	
	QB[2]	18572391	CH0185723910		1.3%					0.1559%	0.1547%	0.1545%	
	FB[2]	–	–		1.5%					–	–	–	
	ZBH	–	–	**CHF**	0%					–	–	–	MSCI Europe ex EMU, ex Switzerland Index hedged to CHF
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	–	–		1.3%					–	–	–	
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Equity Europe ex CH Blue	ZB	10052326	CH0100523262	**CHF/** EUR, USD	0%	1	2	12:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0277%	0.0212%	0.0203%	MSCI Europe ex Switzerland Index
	DB	10097570	CH0100975702		0.5%					0.1116%	0.1051%	0.1042%	
	QB[2]	20260325	CH0202603251		1.3%					0.1778%	0.1709%	0.1702%	
	FB[2]	33620669	CH0336206690		1.5%					0.2488%	0.2425%	0.2417%	
	ZBH	114275899	CH1142758999	**CHF**	0%					–	–	–	MSCI Europe ex Switzerland Index hedged to CHF
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	–	–		1.3%					–	–	–	
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Equity US Blue	ZB	3084968	CH0030849688	**USD/** CHF, EUR	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0210%	0.0200%	0.0031%	MSCI USA Index
	DB	1540829	CH0015408294		0.5%					0.1050%	0.1040%	0.087%	
	QB[2]	19022871	CH0190228715		1.3%					0.1710%	0.1701%	0.1531%	
	FB[2]	33620674	CH0336206740		1.5%					0.2224%	0.2214%	0.2044%	
	ZBH	–	–	**CHF**	0%					–	–	–	MSCI USA Index hedged to CHF
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	38092367	CH0380923679		1.3%					0.2133%	0.2009%	0.1831%	
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Equity Canada	ZB	3084961	CH0030849613	**CAD/** CHF, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0143%	0.0076%	0.0074%	MSCI CanadaIndex
	DB	1540832	CH0015408328		0.5%					0.0983%	0.0916%	0.0914%	
	QB[2]	26216266	CH0262162669		1.3%					0.1682%	0.1572%	0.1574%	
	FB[2]	33620667	CH0336206674		1.5%					0.2133%	0.2288%	0.2287%	
	ZBH	–	–	**CHF**	0%					–	–	–	MSCI Canada Index hedged to CHF
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	–	–		1.3%					–	–	–	
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Equity Canada Blue	ZB	21335210	CH0213352104	**CAD/** CHF, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0058%	0.0052%	0.0055%	MSCI Canada Index
	DB	21335214	CH0213352146		0.5%					0.0899%	0.0890%	0.0895%	
	QB[2]	21335216	CH0213352161		1.3%					0.1560%	0.1552%	0.155%	
	FB[2]	–	–		1.5%					–	–	–	
	ZBH	–	–	**CHF**	0%					–	–	–	MSCI Canada Index hedged to CHF
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	–	–		1.3%					–	–	–	

Subfund	Unit classes[1]	Swiss sec. no.	ISIN no.	Accounting currency / other subscription and redemption currencies	Max. flat-rate management commission	Valuation date (days as of subscription / redemption	Value date (days as of subscription/ redemption[4]	Deadline for daily subscription and redemption of units	Delegation of investment decisions for subfunds	Total expense ratio (TER) 28.02.2022	28.02.2021	29.02.2020	Benchmark index
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Equity Japan	ZB	3084964	CH0030849647	**JPY/** CHF, USD	0%	2	3	16:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0061%	0.0046%	0.0048%	MSCI Japan Index
	DB	1540835	CH0015408351		0.5%					0.0901%	0.0886%	0.0889%	
	QB[2]	19022768	CH0190227683		1.3%					0.1761%	0.1744%	0.1749%	
	FB[2]	33620671	CH0336206716		1.5%					0.2274%	0.2257%	0.2263%	
	ZBH	23166513	CH0231665131	**CHF**	0%					0.0030%	0.0058%	0.0047%	MSCI Japan Index hedged to CHF
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	26079412	CH0260794125		1.3%					0.2030%	0.2055%	0.2050%	
	FBH[2]	33620280	CH0336202806		1.5%					0.3243%	0.3269%	0.3263%	
CSIF (CH) Equity Japan Blue	ZB	10052449	CH0100524492	**JPY/** CHF, USD	0%	2	3	16:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0062%	0.0047%	0.0048%	MSCI Japan Index
	DB	10097583	CH0100975835		0.5%					0.0903%	0.0885%	0.0888%	
	QB[2]	20503837	CH0205038372		1.3%					0.1763%	0.1746%	0.1749%	
	FB[2]	–	–		1.5%					–	–	–	
	ZBH	–	–	**CHF**	0%					–	–	–	MSCI Japan Index hedged to CHF
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	–	–		1.3%					–	–	–	
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Equity Pacific ex Japan Blue	ZB	3084965	CH0030849654	**CHF/** EUR, USD	0%	2	3	16:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0040%	0.0035%	0.0038%	MSCI Pacific ex Japan Index
	DB	1540841	CH0015408419		0.5%					0.0880%	0.0875%	0.0878%	
	QB[2]	19023379	CH0190233798		1.3%					0.1740%	0.1734%	0.1739%	
	FB[2]	33620672	CH0336206724		1.5%					0.2553%	0.2546%	0.2551%	
	ZBH	117355224	CH1173552246	**CHF**	0%					–	–	–	MSCI Pacific ex Japan Index hedged to CHF
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	–	–		1.3%					–	–	–	
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Equity Emerging Markets Blue	ZB	3238069	CH0032380690	**CHF/** EUR, USD	0%	2	3	15:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0050%	0.0033%	0.0047%	MSCI Emerging Markets Index
	DB	1784468	CH0017844686		0.5%					0.0892%	0.0875%	0.0887%	
	QB	18570908	CH0185709083		1.3%					0.2553%	0.2534%	0.2547%	
	FB	33620668	CH0336206682		1.5%					0.3065%	0.3046%	0.3060%	
	ZBH	–	–	**CHF**	0%					–	–	–	MSCI Emerging Markets Index hedged to CHF
	DBH	–	–		0.5%					–	–	–	
	QBH	–	–		1.3%					–	–	–	
	FBH	–	–		1.5%					–	–	–	
CSIF (CH) Equity Emerging Markets ESG Blue[5]	ZB	[…]	[…]	**CHF/** EUR, USD	0%	2	3	15:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	–	–	–	MSCI Emerging Markets ESG Leaders Index (https://www.msci.com/msci-esg-leaders-indexes)
	DB	[…]	[…]		0.5%					–	–	–	
	QB	[…]	[…]		1.3%					–	–	–	
	FB	[…]	[…]		1.5%					–	–	–	
	ZBH	[…]	[…]	**CHF**	0%					–	–	–	MSCI Emerging Markets ESG Leaders Index hedged to CHF (https://www.msci.com/msci-esg-leaders-indexes)
	DBH	[…]	[…]		0.5%					–	–	–	
	QBH	[…]	[…]		1.3%					–	–	–	
	FBH	[…]	[…]		1.5%					–	–	–	
CSIF (CH) Equity World ex CH Small Cap Blue	ZB	–	–	**CHF/** EUR, USD	0%	2	3	15:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	–	–	–	MSCI World ex Switzerland Small Cap Index
	DB	23338742	CH0233387429		0.5%					0.1015%	0.0882%	0.0883%	
	QB[2]	23338751	CH0233387510		1.3%					0.2676%	0.2540%	0.2542%	
	FB[2]	33620675	CH0336206757		1.5%					0.3689%	0.3554%	0.3555%	
	ZBH	23833923	CH0238339235	**CHF**	0%					0.0184%	0.0055%	0.0042%	
	DBH	23338749	CH0233387494		0.5%					0.1024%	0.0895%	0.0878%	

Subfund	Unit classes[1]	Swiss sec. no.	ISIN no.	Accounting currency / other subscription and redemption currencies	Max. flat-rate management commission	Valuation date (days as of subscription / redemption	Value date (days as of subscription/ redemption[4]	Deadline for daily subscription and redemption of units	Delegation of investment decisions for subfunds	Total expense ratio (TER)			Benchmark index
										28.02.2022	28.02.2021	29.02.2020	
	QBH[2]	23338753	CH0233387536		1.3%					0.2984%	0.2854%	0.2842%	MSCI World ex Switzerland Small Cap Index hedged to CHF
	FBH[2]	33620283	CH0336202830		1.5%					0.4697%	0.4563%	0.4555%	
CSIF (CH) Equity World ex CH Small Cap ESG Blue[5]	ZB	–	–	**CHF/** EUR, USD	0%	2	3	15:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	–	–	–	MSCI World ex Switzerland Small Cap ESG Leaders Index (https://www.msci.com/msci-esg-leaders-indexes)
	DB	110160940	CH1101609407		0.5%					0.0901%	–	–	
	QB[2]	110160941	CH1101609415		1.3%					0.2747%	–	–	
	FB[2]	–	–		1.5%					–	–	–	
	ZBH	–	–	**CHF**	0%					–	–	–	MSCI World ex Switzerland Small Cap ESG Leaders Index hedged into CHF (https://www.msci.com/msci-esg-leaders-indexes)
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	–	–		1.3%					–	–	–	
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Equity World ex CH	ZB	3240067	CH0032400670	**CHF/** EUR, USD	0%	2	3	15:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0495%	0.0466%	0.0390%	MSCI World ex Switzerland Index
	DB	3085604	CH0030856048		0.5%					0.1360%	0.1330%	0.1255%	
	QB[2]	19927878	CH0199278786		1.3%					0.1995%	0.1965%	0.1890%	
	FB[2]	34802664	CH0348026649		1.5%					0.2695%	0.2663%	0.2590%	
	ZBH	30375939	CH0303759390	**CHF**	0%					0.0504%	0.0477%	0.0390%	MSCI World ex Switzerland Index hedged to CHF
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	33079303	CH0330793032		1.3%					0.2308%	0.2276%	0.2190%	
	FBH[2]	34802666	CH0348026664		1.5%					0.3707%	0.3680%	0.3590%	
CSIF (CH) Equity World ex CH ESG Blue[5]	ZB	42413683	CH0424136833	**CHF/** EUR, USD	0%	2	3	15:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0512%	0.0660%	0.0524%	MSCI World ex Switzerland ESG Leaders Index (https://www.msci.com/msci-esg-leaders-indexes)
	DB	46749214	CH0467492143		0.5%					0.1360%	0.1498%	0.1340%	
	QB[2]	42413681	CH0424136817		1.3%					0.2007%	0.2160%	0.2026%	
	FB[2]	42413685	CH0424136858		1.5%					0.3013%	0.3077%	0.2857%	
	ZBH	50070663	CH0500706632	**CHF**	0%					0.0518%	0.0664%	0.0420%	MSCI World ex Switzerland ESG Leaders Index hedged to CHF
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	42413682	CH0424136825		1.3%					0.2321%	0.2482%	0.2290%	
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Bond Switzerland AAA-AA Blue	ZB	3384635	CH0033846350	**CHF/** EUR, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0009%	0.0026%	0.0026%	SBI® Total AAA-AA Total Return
	DB	1540866	CH0015408666		0.5%					0.0849%	0.0867%	0.0865%	
	QB[2]	–	–		1.3%					–	–	–	
	FB[2]	10175434	CH0101754346		1.5%					0.1508%	0.1616%	0.1614%	
CSIF (CH) Bond Switzerland AAA-BBB Blue	ZB	3900305	CH0039003055	**CHF/** EUR, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0021%	0.0020%	0.0021%	SBI® Total AAA-BBB Total Return
	DB	3894352	CH0038943525		0.5%					0.0861%	0.0861%	0.0860%	
	QB[2]	48200619	CH0482006191		1.3%					0.1021%	0.1021%	0.1021%	
	FB[2]	10175438	CH0101754387		1.5%					0.1610%	0.1610%	0.1608%	
CSIF (CH) Bond Switzerland Domestic AAA-BBB Blue	ZB	14710214	CH0147102146	**CHF/** EUR, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0031%	0.0031%	0.0031%	SBI Domestic AAA-BBB Total Return
	DB	19002094	CH0190020948		0.5%					0.0871%	0.0871%	0.0871%	
	QB[2]	–	–		1.3%					–	–	–	
	FB[2]	23026041	CH0230260413		1.5%					0.1620%	0.1621%	0.1619%	
CSIF (CH) Bond Switzerland Foreign AAA-BBB Blue	ZB	18998442	CH0189984427	**CHF/** EUR, USD	0%	1[4]	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0094%	0.0064%	0.0078%	SBI Foreign AAA-BBB Total Return
	DB	18998679	CH0189986794		0.5%					0.0936%	0.0904%	0.0918%	
	QB[2]	–	–		1.3%					–	–	–	
	FB[2]	18998833	CH0189988337		1.5%					0.1575%	0.1544%	0.1559%	

Subfund	Unit classes[1]	Swiss sec. no.	ISIN no.	Accounting currency / other subscription and redemption currencies	Max. flat-rate management commission	Valuation date (days as of subscription / redemption	Value date (days as of subscription/ redemption[4]	Deadline for daily subscription and redemption of units	Delegation of investment decisions for subfunds	Total expense ratio (TER)			Benchmark index
										28.02.2022	28.02.2021	29.02.2020	
CSIF (CH) Bond Switzerland Corporate Blue	ZB	28186011	CH0281860111	**CHF/** EUR, USD	0%	1[4]	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0039%	0.0035%	0.0043%	SBI® Corporate Total Return
	DB	28186023	CH0281860236		0.5%					0.0879%	0.0876%	0.0883%	
	QB[2]	34832049	CH0348320497		1.3%					0.1239%	0.1232%	0.1227%	
	FB[2]	28186034	CH0281860343		1.5%					0.1628%	0.1625%	0.1630%	
CSIF (CH) Bond Switzerland AAA-BBB 1-5 Blue	ZB	21497436	CH0214974369	**CHF/** EUR, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0025%	0.0024%	0.0026%	SBI AAA-BBB 1-5 Y Total Return
	DB	21497528	CH0214975283		0.5%					0.0865%	0.0865%	0.0865%	
	QB[2]	–	–		1.3%					–	–	–	
	FB[2]	21497533	CH0214975333		1.5%					0.1614%	0.1614%	0.1614%	
CSIF (CH) Bond Switzerland AAA-BBB ESG Blue[5]	ZA	–	–	**CHF/** EUR, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	–	–	–	SBI® ESG AAA-BBB Total Return (https://www.six-group.com/de/products-services/the-swiss-stock-exchange/market-data/indices/esg-indices.html)
	ZB	–	–		0%					0.0075%	–	–	
	DB	–	–		0.5%					–	–	–	
	QB[2]	59739455	CH0597394557		1.3%					0.1077%	–	–	
	FB[2]	59739454	CH0597394540		1.5%					0.1821%	–	–	
CSIF (CH) Bond Switzerland AAA-BBB 1-5 ESG Blue	ZB	118173836	CH1181738365	**CHF/** EUR, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	–	–	–	SBI ESG AAA-BBB 1-5 Total Return (https://www.six-group.com/de/products-services/the-swiss-stock-exchange/market-data/indices/esg-indices.html)
	DB	–	–		0.5%					–	–	–	
	QA[2]	118924723	CH1189247237		1.3%					–	–	–	
	QB[2]	118173838	CH1181738381		1.3%					–	–	–	
	FB[2]	–	–		1.5%					–	–	–	
CSIF (CH) Bond Government EUR Blue	ZB	3084950	CH0030849506	**EUR/** CHF, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0062%	0.0028%	0.0038%	FTSE EMU Government Bond Index
	DB	1784467	CH0017844678		0.5%					0.0902%	0.0868%	0.0878%	
	QB[2]	18925584	CH0189255844		1.3%					0.1562%	0.1528%	0.1538%	
	FB[2]	–	–		1.5%					–	–	–	
	ZBH	18877137	CH0188771379	**CHF**	0%					0.0000%	0.0046%	0.0034%	Citigroup FTSE Government Bond Index currency-hedged in CHF terms
	DBH	18877285	CH0188772856		0.5%					–	0.0954%	0.0875%	
	QBH[2]	25399340	CH0253993403		1.3%					0.1799%	0.1852%	0.1843%	
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Bond Government USD Blue	ZB	3084937	CH0030849373	**USD/** CHF, EUR	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0009%	0.0006%	0.0007%	FTSE US Government Bond Index
	DB	3104350	CH0031043505		0.5%					0.0849%	0.0847%	0.0846%	
	QB[2]	26114194	CH0261141946		1.3%					0.1509%	0.1507%	0.1506%	
	FB[2]	–	–		1.5%					–	–	–	
	ZBH	30417061	CH0304170613	**CHF**	0%					0.0000%	0.0018%	0.0007%	FTSE US Government Bond Index currency-hedged in CHF terms
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	30417057	CH0304170571		1.3%					0.1800%	0.1820%	0.1805%	
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Bond Government GBP Blue	ZB	3084939	CH0030849399	**GBP/** CHF, EUR	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0074%	0.0047%	0.0066%	FTSE United Kingdom Government Bond Index
	DB	3391089	CH0033910891		0.5%					0.0909%	0.0889%	0.0903%	
	QB[2]	23545270	CH0235452700		1.3%					0.1574%	0.1549%	0.1565%	
	FB[2]	–	–		1.5%					–	–	–	
	ZBH	–	–	**CHF**	0%					–	–	–	FTSE United Kingdom Government Bond Index currency-hedged in CHF terms
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	–	–		1.3%					–	–	–	
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Bond Government JPY Blue	ZB	3084944	CH0030849449	**JPY/** CHF, USD	0%	2	3	16:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0032%	0.0020%	0.0025%	FTSE Japanese Government Bond Index
	DB	3232978	CH0032329788		0.5%					0.0872%	0.0861%	0.0864%	
	QB[2]	25701914	CH0257019148		1.3%					–	–	–	
	FB[2]	–	–		1.5%					–	–	–	

Subfund	Unit classes[1]	Swiss sec. no.	ISIN no.	Accounting currency / other subscription and redemption currencies	Max. flat-rate management commission	Valuation date (days as of subscription / redemption	Value date (days as of subscription/ redemption[4]	Deadline for daily subscription and redemption of units	Delegation of investment decisions for subfunds	Total expense ratio (TER)			Benchmark index
										28.02.2022	28.02.2021	29.02.2020	
	ZBH	–	–	CHF	0%					–	–	–	FTSE Japanese Government Bond Index currency-hedged in CHF terms
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	–	–		1.3%					–	–	–	
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Bond Government Global ex G4 ex CHF Blue	ZB	3084947	CH0030849472	CHF/ EUR, USD	0%	2	3	16:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0190%	0.0076%	0.0069%	FTSE World ex EMU, ex UK, ex Japanese, ex US, ex Switzerland Government Bond Index
	DB	–	–		0.5%					–	–	–	
	QB[2]	34049720	CH0340497202		1.3%					0.1839%	0.1585%	0.1570%	
	FB[2]	–	–		1.5%					–	–	–	
	ZBH	–	–	CHF	0%					–	–	–	FTSE World ex EMU, ex UK, ex Japanese, ex US, ex Switzerland Government Bond Index currency-hedged in CHF terms
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	–	–		1.3%					–	–	–	
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Bond Aggregate EUR	ZB	3084901	CH0030849019	EUR/ CHF, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0082%	0.0051%	0.0081%	Bloomberg Global Aggregate EUR Index
	DB	10158392	CH0101583927		0.5%					0.0922%	0.0889%	0.0916%	
	QB[2]	12477495	CH0124774958		1.3%					0.1782%	0.1752%	0.1780%	
	FB[2]				1.5%					–	–	–	
	ZBH	–	–	CHF	0%					–	–	–	Bloomberg Global Aggregate EUR Index value hedged CHF
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	–	–		1.3%					–	–	–	
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Bond Aggregate USD	ZB	3084897	CH0030848979	USD/ CHF, EUR	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0007%	0.0007%	0.00%	Bloomberg Global Aggregate USD Index
	DB	3104333	CH0031043331		0.5%					0.0847%	0.0847%	0.084%	
	QB[2]	26070955	CH0260709552		1.3%					0.1707%	0.1708%	0.17%	
	FB[2]	33620658	CH0336206583		1.5%					0.2207%	0.2208%	0.22%	
	ZBH	–	–	CHF	0%					–	–	–	Bloomberg Global Aggregate USD Index value hedged CHF
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	–	–		1.3%					–	–	–	
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Bond Aggregate GBP	ZB	3084907	CH0030849076	GBP/ CHF, EUR	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0064%	0.0045%	0.0073%	Bloomberg Global Aggregate GBP
	DB	4954275	CH0049542753		0.5%					0.0905%	0.0888%	0.0912%	
	QB[2]	–	–		1.3%					–	–	–	
	FB[2]	33620654	CH0336206542		1.5%					0.2264%	0.2245%	0.2271%	
	ZBH	–	–	CHF	0%					–	–	–	Bloomberg Global Aggregate GBP Index value hedged CHF
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	–	–		1.3%					–	–	–	
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Bond Aggregate JPY Blue	ZB	3401155	CH0034011558	JPY/ CHF, USD	0%	2	3	16:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0026%	0.0016%	0.0022%	Bloomberg Global Aggregate JPY Index
	DB	–	–		0.5%					–	–	–	
	QB[2]	21355637	CH0213556373		1.3%					0.1726%	0.1715%	0.1721%	
	FB[2]				1.5%					–	–	–	
	ZBH	42818676	CH0428186768	CHF	0%					0.0035%	0.0028%	0.0022%	Bloomberg Global Aggregate JPY Index value hedged CHF
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	48532567	CH0485325671		1.3%					0.0035%	0.2032%	0.0022%	
	FBH[2]	–	–		1.5%					–	–	–	

Subfund	Unit classes[1)]	Swiss sec. no.	ISIN no.	Accounting currency / other subscription and redemption currencies	Max. flat-rate management commission	Valuation date (days as of subscription / redemption	Value date (days as of subscription/ redemption[4)]	Deadline for daily subscription and redemption of units	Delegation of investment decisions for subfunds	Total expense ratio (TER) 28.02.2022	28.02.2021	29.02.2020	Benchmark index
CSIF (CH) Bond Aggregate Global ex G4 ex CHF	ZB	3084932	CH0030849324	**CHF/** EUR, USD	0%	2	3	16:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0045%	0.0022%	0.0027%	Bloomberg Global Aggregate ex USD, ex EUR, ex JPY, ex GBP, ex CHF Index
	DB	3422662	CH0034226628		0.5%					0.0891%	0.0867%	0.0866%	
	QB[2)]	20477826	CH0204778267		1.3%					–	0.1726%	0.1727%	
	FB[2)]	–	–		1.5%					–	–	–	
	ZBH	–	–	**CHF**	0%					–	–	–	Bloomberg Global Aggregate ex USD, ex EUR, ex JPY, ex GBP, ex CHF Index value hedged CHF
	DBH	–	–		0.5%					–	–	–	
	QBH[2)]	–	–		1.3%					–	–	–	
	FBH[2)]	–	–		1.5%					–	–	–	
CSIF (CH) Bond Aggregate Global ex CHF 1-5 Blue	ZB	21497685	CH0214976851	**CHF/** EUR, USD	0%	2	3	15:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0111%	0.0044%	0.0055%	Bloomberg Global Aggregate 1-5 Y ex CHF Index
	DB	–	–		0.5%					–	–	–	
	QB[2)]	21498501	CH0214985019		1.3%					0.1806%	0.1744%	0.1754%	
	FB[2)]				1.5%					–	–	–	
	ZBH	21498439	CH0214984392	**CHF**	0%					0.0128%	0.0056%	0.0054%	Bloomberg Global Aggregate 1-5 Y ex CHF Index value hedged CHF
	DBH	21498505	CH0214985050		0.5%					0.0933%	0.0894%	0.0894%	
	QBH[2)]	21498510	CH0214985100		1.3%					0.2047%	0.2057%	0.2054%	
	FBH[2)]	–	–		1.5%					–	–	–	
CSIF (CH) Bond Aggregate Global ex CHF ESG Blue[5)]	ZB	42413936	CH0424139365	**CHF/** EUR, USD	0%	2	3	15:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0162%	0.0396%	–	Bloomberg MSCI Global Aggregate ex-CHF Sustainability Index (https://www.msci.com/our-solutions/indexes/bloomberg-msci-esg-fixed-income-indexes)
	DB	–	–		0.5%					–	–	–	
	QB[2)]	42413934	CH0424139340		1.3%					0.1862%	0.2043%	–	
	FB[2)]	42413938	CH0424139381		1.5%					–	0.2241%	–	
	ZBH	42413937	CH0424139373	**CHF**	0%					0.0170%	0.0399%	–	Bloomberg MSCI Global Aggregate Sustainability ex-CHF Index hedged to CHF (https://www.msci.com/our-solutions/indexes/bloomberg-msci-esg-fixed-income-indexes)
	DBH	–	–		0.5%					–	–	–	
	QBH[2)]	42413935	CH0424139357		1.3%					0.2167%	0.2366%	–	
	FBH[2)]	–	–		1.5%					–	–	–	
CSIF (CH) Bond Aggregate Global ex CHF 1-5 ESG Blue[5)]	ZB	[…]	[…]	**CHF/** EUR, USD	0%	2	3	15:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	–	–	–	Bloomberg MSCI Global Aggregate 1-5 Y ex CHF Sustainability Index (https://www.msci.com/our-solutions/indexes/bloomberg-msci-esg-fixed-income-indexes)
	DB	[…]	[…]		0.5%					–	–	–	
	QB[2)]	[…]	[…]		1.3%					–	–	–	
	FB[2)]	[…]	[…]		1.5%					–	–	–	
	ZBH	[…]	[…]	**CHF**	0%					–	–	–	Bloomberg MSCI Global Aggregate 1-5 Y ex CHF Sustainability Index hedged to CHF (https://www.msci.com/our-solutions/indexes/bloomberg-msci-esg-fixed-income-indexes)
	DBH	[…]	[…]		0.5%					–	–	–	
	QBH[2)]	[…]	[…]		1.3%					–	–	–	
	FBH[2)]	[…]	[…]		1.5%					–	–	–	
CSIF (CH) Bond Corporate EUR	ZB	10542879	CH0105428798	**EUR/** CHF, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0053%	0.0027%	0.0039%	Bloomberg Euro-Aggregate Corporate Index
	DB	11660537	CH0116605376		0.5%					0.0900%	0.0864%	0.0878%	
	QB[2)]	14408517	CH0144085179		1.3%					0.1761%	0.1723%	0.1740%	
	FB[2)]	33620659	CH0336206591		1.5%					0.2260%	0.2225%	0.2238%	
	ZBH	36364721	CH0363647212	**CHF**	0%					0.0060%	0.0036%	0.0038%	Bloomberg Euro-Aggregate Corporate Index value hedged CHF
	DBH	34004532	CH0340045324		0.5%					0.0898%	0.0876%	0.0879%	
	QBH[2)]	31659902	CH0316599023		1.3%					0.2061%	0.2036%	0.2039%	
	FBH[2)]	–	–		1.5%					–	–	–	
CSIF (CH) Bond Corporate USD Blue	ZB	30412143	CH0304121434	**USD/** CHF, EUR	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0087%	0.0049%	0.0050%	Bloomberg Global Aggregate Corporate – United States Dollar Index
	DB	30412136	CH0304121368		0.5%					0.0929%	0.0891%	0.0889%	
	QB[2)]	30412141	CH0304121418		1.3%					0.1787%	0.1751%	0.1744%	
	FB[2)]	33620660	CH0336206609		1.5%					0.2290%	0.2252%	0.2251%	

Subfund	Unit classes[1]	Swiss sec. no.	ISIN no.	Accounting currency / other subscription and redemption currencies	Max. flat-rate management commission	Valuation date (days as of subscription / redemption	Value date (days as of subscription/ redemption[4]	Deadline for daily subscription and redemption of units	Delegation of investment decisions for subfunds	Total expense ratio (TER) 28.02.2022	28.02.2021	29.02.2020	Benchmark index
	ZBH	30412572	CH0304125724	**CHF**	0%					0.0115%	0.0063%	0.0049%	Bloomberg Global Aggregate Corporate – United States Dollar Index value hedged CHF
	DBH	30412252	CH0304122523		0.5%					0.0955%	0.0904%	0.0889%	
	QBH[2]	30412254	CH0304122549		1.3%					0.2115%	0.2066%	0.2049%	
	FBH[2]	33620136	CH0336201360		1.5%					0.3313%	0.3266%	0.3243%	
CSIF (CH) Bond Corporate Global ex CHF Blue	ZB	18995526	CH0189955260	**CHF/** EUR, USD	0%	2	3	15:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0006%	0.0005%	0.0006%	Bloomberg Global Aggregate Corporate ex CHF Index
	DB	18995957	CH0189959577		0.5%					0.0846%	0.0845%	0.0845%	
	QB[2]	18997763	CH0189977637		1.3%					0.1706%	0.1705%	0.1705%	
	FB[2]	33620663	CH0336206633		1.5%					0.2206%	0.2206%	0.2204%	
	ZBH	18995681	CH0189956813	**CHF**	0%					0.0015%	0.0017%	0.0005%	Bloomberg Global Aggregate Corporate ex CHF Index value hedged CHF
	DBH	18996067	CH0189960674		0.5%					0.0854%	0.0857%	0.0845%	
	QBH[2]	18997797	CH0189977975		1.3%					0.2015%	0.2017%	0.2004%	
	FBH[2]	33620237	CH0336202376		1.5%					0.3213%	0.3220%	0.3204%	
CSIF (CH) Bond Corporate Global ex CHF ESG Blue[5]	ZB	42413751	CH0424137518	**CHF/** EUR, USD	0%	2	3	15:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0209%	0.0045%	–	Bloomberg MSCI Global Corporate ex-CHF Sustainability Index (https://www.msci.com/our-solutions/indexes/bloomberg-msci-esg-fixed-income-indexes)
	DB	–	–		0.5%					–	–	–	
	QB[2]	–	–		1.3%					–	–	–	
	FB[2]	–	–		1.5%					–	–	–	
	ZBH	42413752	CH0424137526	**CHF**	0%					0.0239%	0.0445%	–	Bloomberg MSCI Global Corporate ex CHF Sustainability Index hedged to CHF (https://www.msci.com/our-solutions/indexes/bloomberg-msci-esg-fixed-income-indexes)
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	42413750	CH0424137500		1.3%					0.2281%	0.2354%	–	
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Bond Fiscal Strength Global ex CHF Blue	ZB	20328688	CH0203286882	**CHF/** EUR, USD	0%	2	3	15:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0023%	0.0008%	0.0006%	Bloomberg Global Treasury ex CHF Fiscal Strength Weighted Index
	ZBJ0	45983388	CH0459833882		0%					0.0023%	0.0008%	0.0006%	
	DB	–	–		0.5%					–	–	–	
	QB[2]	–	–		1.3%					–	–	–	
	FB[2]				1.5%					–	–	–	
	ZBH	18653493	CH0186534936	**CHF**	0%					0.0033%	0.0020%	0.0006%	Bloomberg Global Treasury ex CHF Fiscal Strength Weighted Index value hedged CHF
	ZBHJ0	–	–		0.001%					–	–	–	
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	21413151	CH0214131515		1.3%					0.1833%	0.1821%	0.1805%	
	FBH[2]	–	–		1.5%					–	0.3027%	0.303%	
CSIF (CH) Bond Inflation-Linked Global ex Japan ex Italy ex Spain Blue	ZB	–	–	**CHF/** EUR, USD	0%	2	3	15:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	–	–	–	Bloomberg World Government Inflation-Linked Ex-Japan Ex-Italy Ex-Spain Index
	DB	40102815	CH0401028151		0.5%					0.0861%	0.0853%	0.0851%	
	QB[2]	–	–		1.3%					–	–	–	
	FB[2]	34782041	CH0347820414		1.5%					0.2220%	0.2215%	0.2199%	
	ZBH	10783466	CH0107834662	**CHF**	0%					0.0021%	0.0025%	0.0012%	Bloomberg World Government Inflation-Linked Ex-Japan Ex-Italy Ex-Spain Index value hedged in CHF
	DBH	12938447	CH0129384472		0.5%					0.0871%	0.0865%	0.0852%	
	QBH[2]	13457672	CH0134576724		1.3%					0.2022%	0.2026%	0.2011%	
	FBH[2]	34781882	CH0347818822		1.5%					–	–	0.3209%	

Subfund	Unit classes[1]	Swiss sec. no.	ISIN no.	Accounting currency / other subscription and redemption currencies	Max. flat-rate management commission	Valuation date (days as of subscription / redemption	Value date (days as of subscription/ redemption[4]	Deadline for daily subscription and redemption of units	Delegation of investment decisions for subfunds	Total expense ratio (TER) 28.02.2022	28.02.2021	29.02.2020	Benchmark index
CSIF (CH) Bond Government Emerging Markets USD Blue	ZB	–	–	USD/ CHF, EUR	0%	2	3	15:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	–	–	–	J.P. Morgan Emerging Markets Bond Global Diversified
	DB	25913210	CH0259132105		0.5%					0.0850%	0.0847%	0.0847%	
	QB[2]	25913219	CH0259132196		1.3%					0.2511%	0.2507%	0.2503%	
	FB[2]	33620666	CH0336206666		1.5%					0.3008%	0.3008%	0.3006%	
	ZBH	–	–	CHF	0%					–	–	–	J.P. Morgan Emerging Markets Bond Global Diversified Index hedged CHF
	DBH	25913226	CH0259132261		0.5%					0.0863%	0.0859%	0.0847%	
	QBH[2]	25913230	CH0259132303		1.3%					0.2822%	0.2820%	0.2806%	
	FBH[2]	33620247	CH0336202475		1.5%					0.4020%	–	–	
CSIF (CH) Bond Government Emerging Markets USD ESG Blue	ZB	–	–	USD/ CHF, EUR	0%	2	3	15:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	–	–	–	J.P. Morgan ESG EMBI Global Diversified Index (https://www.jpmorgan.com/insights/research/index-research/composition-docs)
	DB	–	–		0.5%					–	–	–	
	QB[2]	–	–		1.3%					–	–	–	
	FB[2]	–	–		1.5%					–	–	–	
	ZBH	–	–	CHF	0%					–	–	–	J.P. Morgan ESG EMBI Global Diversified Index hedged CHF (https://www.jpmorgan.com/insights/research/index-research/composition-docs)
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	–	–		1.3%					–	–	–	
	FBH[2]	–	–		1.5%					–	–	–	
CSIF (CH) Real Estate Europe ex CH	ZB	3204468	CH0032044684	CHF/ EUR, USD	0%	1	2	14:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0189%	0.0159%	0.0113%	FTSE EPRA/NAREIT Developed Europe ex Switzerland Index
	DB	2428958	CH0024289586		0.5%					0.1037%	0.1005%	0.0954%	
	QB[2]	21088019	CH0210880198		1.3%					0.1997%	0.1951%	0.1915%	
	FB[2]	33620677	CH0336206773		1.5%					0.2651%	0.2604%	0.2567%	
	ZBH	–	–	CHF	0%					–	–	–	FTSE EPRA/NAREIT Developed Europe ex Switzerland Index hedged in CHF
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	–	–		1.3%					–	–	–	
	FBH[2]	–			1.5%					–	–	–	
CSIF (CH) Real Estate Asia (in liquidation)	ZB	3204479	CH0032044791	CHF/ JPY, USD	0%	2	3	16:00	Credit Suisse Asset Management (Switzerland) Ltd., Zurich	0.0255%	0.0122%	0.0113%	FTSE EPRA/NAREIT Developed Asia
	DB	2428963	CH0024289636		0.5%					0.1059%	0.0963%	0.0954%	
	QB[2]	18671220	CH0186712201		1.3%					0.2186%	0.1923%	0.1915%	
	FB[2]	33620676	CH0336206765		1.5%					0.2781%	0.2569%	0.2567%	
	ZBH	–	–	CHF	0%					–	–	–	FTSE EPRA/NAREIT Developed Asia Index hedged in CHF
	DBH	–	–		0.5%					–	–	–	
	QBH[2]	–	–		1.3%					–	–	–	
	FBH[2]	–	–		1.5%					–	–	–	

1) Unit classes:

Class DB: Class DB units are capital growth units for which a flat-rate management commission is charged. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) and the following types of portfolio management agreement are not eligible for this class: Private Mandates, Premium Mandates, MyChoice and investment groups of the Credit Suisse investment foundations. Compensation for the asset management component is charged directly to the investors through the aforementioned agreements and is payable to the asset manager on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.

Class DBH: Class DBH units are capital growth units for which a flat-rate management commission is charged and for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) and the following types of portfolio management agreement are not eligible for this class: Private Mandates, Premium Mandates, MyChoice and investment groups of the Credit Suisse investment foundations.

Compensation for the asset management component is charged directly to the investors through the aforementioned agreements and is payable to the asset manager on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group. There are no provisions concerning a minimum investment.

Class FB: Class FB units are capital growth units.

Class FBH: Class FBH units are capital growth units for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment.

Class QB: Class QB units are capital growth units and may only be held by qualified investors pursuant to Art. 10 para. 3 and 3ter CISA. Qualified investors within the meaning of Art. 10 para. 3 CISA are professional clients pursuant to Art. 4 paras. 3–5 or pursuant to Art. 5 paras. 1 and 4 FinSA. Qualified investors within the meaning of Art. 10 para. 3ter CISA are investors who have concluded an asset management or investment advisory agreement (including Credit Suisse Invest investment solutions) with a financial intermediary pursuant to Art. 4 para. 3a. FinSA or a foreign financial intermediary that is subject to equivalent standards of supervision, unless they have declared that they do not wish to be treated as qualified investors.

Class QBH: Class QBH units are capital growth units for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. The circle of investors for class QBH units is confined to qualified investors pursuant to Art. 10 para. 3 and 3ter CISA. Qualified investors within the meaning of Art. 10 para. 3 CISA are professional clients pursuant to Art. 4 paras. 3–5 or pursuant to Art. 5 paras. 1 and 4 FinSA. Qualified investors within the meaning of Art. 10 para. 3ter CISA are investors who have concluded an asset management or investment advisory agreement (including Credit Suisse Invest investment solutions) with a financial intermediary pursuant to Art. 4 para. 3a. FinSA or a foreign financial intermediary that is subject to equivalent standards of supervision, unless they have declared that they do not wish to be treated as qualified investors.

Class ZA: Class ZA units are distribution units for which no flat-rate management commission is charged. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class. The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements. Purchases of class ZA units must be explicitly provided for in the asset management agreement, in another written agreement, or in the cooperation agreement. Compensation for administration, asset management as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.

Class ZB: Class ZB units are capital growth units for which no flat-rate management commission is charged. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class. The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements. Purchases of class ZB units must be explicitly provided for in the asset management agreement, in another written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.

Class ZBJ0: Class ZBJ0 units are capital growth units for which no flat-rate management commission is charged. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class. The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements. Purchases of class ZBJ0 units must be explicitly provided for in the asset management agreement, in another written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.

Class ZAH: Class ZAH units are distribution units for which no flat-rate management commission is charged and for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class. The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements. Purchases of class ZAH units must be explicitly provided for in the asset management agreement, in another written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.

Class ZBH: Class ZBH units are capital growth units for which no flat-rate management commission is charged and for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates.

Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class. The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements. Purchases of class ZBH units must be explicitly provided for in the asset management agreement, in another written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.

Class ZBHJ0: Class ZBHJ0 units are capital growth units for which no flat-rate management commission is charged and for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class. The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements. Purchases of class ZBHJ0 units must be explicitly provided for in the asset management agreement, in another written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.

If requested, the investors are obliged to provide the fund management company and/or the custodian bank and their agents with proof that they comply with or continue to comply with the provisions laid down in the law or the fund contract in respect of participation in a unit class. Furthermore, they are obliged to inform the fund management company, the custodian bank and their agents immediately once it no longer meets these prerequisites. The fund management company and the custodian bank are obliged to instruct investors who no longer meet the prerequisites for holding a unit class to ensure within 30 calendar days that their units are redeemed pursuant to § 17 or switched into units of another class whose prerequisites they do meet. If an investor fails to comply with this demand, the fund management company must, in cooperation with the custodian bank, make an enforced switch into another unit class of the same subfund or, should this not be possible, enforce the redemption of the units in question pursuant to § 5 prov. 8 b) of the fund contract. The corresponding entries of all classes must in principle be made in a safekeeping account at the custodian bank.

2) With these unit classes, the units may be managed by SIX SIS AG as external custodian (deliverability). In consultation with the fund management company, the custodian bank shall oversee the procedures for ensuring that the conditions of eligibility are satisfied by the circle of investors.

3) The measure specified in § 17 prov. 8 of the fund contract may be adopted for this subfund.

4) Investors can submit a request to the fund management company for the number of value dates for a specific subscription or redemption application to be higher or lower on an exceptional basis. However, the maximum deviation from the number of value dates specified in Table 1 is two bank working days. This request must be submitted with the subscription or redemption application at the latest. The fund management company alone shall decide on such requests, and is not obliged to agree to any change in the number of value dates. The fund management company regulates the details.

5) These subfunds track a benchmark index that takes account of environmental, social and governance ("ESG") criteria and the associated sustainability aspects, in addition to risk and return considerations; as measured by the three factors of environmental, social and governance, these subfunds seek to achieve a sustainable overall investment of their assets. With regard to the ESG criteria in relation to these subfunds through replicating the benchmark index, please refer to the respective investment objective and prov. 6.8 of this prospectus and, with regard to the methodology of the benchmark index, additionally to the website of the relevant provider.

TABLE 2: List of Funds Pursuant to § 19 prov. 4

CSIF (CH) Equity Switzerland Large Cap Blue	⟷	CSIF (CH) Equity Switzerland Large Cap Classic Blue
CSIF (CH) Equity Switzerland Large Cap Classic Blue and CSIF (CH) Equity Switzerland Small & Mid Cap	⟷	CSIF (CH) Equity Switzerland Total Market Blue[1]
CSIF (CH) Equity Switzerland Large Cap Blue and CSIF (CH) Equity Switzerland Small & Mid Cap	⟷	CSIF (CH) Equity Switzerland Total Market Blue[2]
CSIF (CH) Equity US Blue	⟷	CSIF (CH) III Equity US Blue - Pension Fund
CSIF (CH) Equity US Blue	⟷	CSIF (CH) I Equity World ex CH Blue
CSIF (CH) Equity US Blue	⟷	CSIF (CH) Equity World ex CH
CSIF (CH) Equity US Blue	⟷	CSIF (CH) III Equity World ex CH - Pension Fund[3]
CSIF (CH) Equity US Blue	⟷	CSIF (CH) III Equity World ex CH Blue - Pension Fund [4]
CSIF (CH) Equity Japan	⟷	CSIF (CH) Equity Japan Blue

CSIF (CH) Equity Japan	⟷	CSIF (CH) I Equity Japan Blue - Pension Fund
CSIF (CH) Equity Japan Blue	⟷	CSIF (CH) I Equity Japan Blue - Pension Fund
CSIF (CH) Equity Canada	⟷	CSIF (CH) Equity Canada Blue

1 A reduced-price switch to CSIF (CH) Equity Switzerland Total Market Blue is only possible for investors holding units in both CSIF (CH) Equity Switzerland Large Cap Classic Blue and CSIF (CH) Equity Switzerland Small & Mid Cap. In addition, the ratio between these units must be such that the composition of the securities transfer initiated by the reduced-price switch is consistent with the benchmark of CSIF (CH) Equity Switzerland Total Market Blue. This also applies to a switch in the opposite direction.

2 A reduced-price switch to CSIF (CH) Equity Switzerland Total Market Blue is only possible for investors holding units in both CSIF (CH) Equity Switzerland Large Cap Blue and CSIF (CH) Equity Switzerland Small & Mid Cap. In addition, the ratio between these units must be such that the composition of the securities transfer initiated by the reduced-price switch is consistent with the benchmark of CSIF (CH) Equity Switzerland Total Market. This also applies to a switch in the opposite direction.

3 A reduced-price switch to CSIF (CH) III Equity World ex CH - Pension Fund is only possible for investors who hold units in CSIF (CH) Equity US Blue and also transfer units or shares (pursuant to §18) that are compatible with the investment policy (pursuant to §8) of CSIF (CH) III Equity World ex CH - Pension Fund. In addition, the ratio between these units must be such that the composition of the securities transfer initiated by the reduced-price switch is consistent with the benchmark of CSIF (CH) III Equity World ex CH Blue - Pension Fund. This also applies to a switch in the opposite direction. In the latter case, the subfunds or shares listed above in addition to CSIF (CH) Equity US Blue are transferred accordingly in the form of investment assets rather than cash (pursuant to §18).

4 A reduced-price switch to CSIF (CH) III Equity World ex CH Blue - Pension Fund is only possible for investors who hold units in CSIF (CH) Equity US Blue and also transfer units or shares (pursuant to §18) that are compatible with the investment policy (pursuant to §8) of CSIF (CH) III Equity World ex CH Blue - Pension Fund. In addition, the ratio between these units must be such that the composition of the securities transfer initiated by the reduced-price switch is consistent with the benchmark of CSIF (CH) III Equity World ex CH Blue - Pension Fund. This also applies to a switch in the opposite direction. In the latter case, the subfunds or shares listed above in addition to CSIF (CH) Equity US Blue are transferred accordingly in the form of investment assets rather than cash (pursuant to §18).

TABLE 3: List of Weightings of the Target Funds in the Assets of the Funds of Funds Pursuant to § 15 prov. 8

Fund of Funds	Target Fund	Weighting of Target Fund in Fund of Funds (%)	Data as at
CSIF (CH) I Equity Europe ex CH	CSIF (Lux) Equity EMU Blue	57.04[1]	August 31, 2022
	CSIF (CH) Equity Europe ex EMU ex CH	41.82	
CSIF (CH) I Equity World ex CH Blue	CSIF (CH) Equity US Blue CSIF (IE) MSCI USA Blue UCITS ETF	71.25[1]	August 31, 2022
	CSIF (LUX) Equity EMU Blue CSIF (CH) Equity Japan Blue CSIF (CH) Equity Pacific ex Japan Blue	8.39 6.29 3.62	
	CSIF (CH) Equity Canada Blue	3.56[1]	
CSIF (CH) I Bond Government Global ex CHF Blue	CSIF (CH) Bond Government EUR Blue CSIF (Lux) Bond Government EUR Blue	28.50[1]	August 31, 2022
	CSIF (CH) Bond Government JPY Blue CSIF (CH) Bond Government USD Blue CSIF (CH) Bond Government Global ex G4 ex CHF Blue	15.10 44.03 8.53	
	CSIF (CH) Bond Government GBP Blue	3.93	
CSIF (CH) I Bond Aggregate Global ex CHF	CSIF (CH) Bond Aggregate USD	46.35	August 31, 2022
	CSIF (CH) Bond Aggregate EUR CSIF (Lux) Bond Aggregate EUR	20.50[1]	
	CSIF (CH) Bond Aggregate JPY Blue CSIF (CH) Bond Aggregate Global ex G4 ex CHF CSIF (CH) Bond Aggregate GBP	12.14 17.04 3.97	
CSIF (CH) III Equity World ex CH - Pension Fund	CSIF (Lux) Equity EMU	8.32[1]	August 31, 2022
	CSIF (CH) Equity Europe ex EMU ex CH	6.18	
	CSIF (CH) Equity Japan CSIF (Lux) Equity Japan	6.35[1]	
	CSIF (CH) Equity Pacific ex Japan Blue CSIF (Lux) Equity Pacific ex Japan	3.62[1]	
	CSIF (CH) Equity Canada CSIF (Lux) Equity Canada	3.59[1]	
CSIF (CH) III Equity World ex CH Blue - Pension Fund	CSIF (Lux) Equity EMU Blue CSIF (CH) Equity Japan Blue CSIF (CH) Equity Pacific ex Japan Blue CSIF (CH) Equity Canada Blue	8.35 6.25 3.53 3.61	August 31, 2022

[1]This weighting corresponds to the total of the investments in the target funds and may vary between the specified target funds as required.

Part 2: Fund Contract

I. Basic Principles

§ 1 Name of the Fund, Name and Registered Office of the Fund Management Company, Custodian Bank and Asset Manager

1. A contractual umbrella fund of the "Other Funds for Traditional Investments" type (the "umbrella fund") has been established under the name of "Credit Suisse Index Fund (CH) Umbrella" (CSIF (CH)) in accordance with Art. 25 et seq. in conjunction with Art. 68 et seq. as well as Art. 92 and Art. 93 of the Swiss Federal Act on Collective Investment Schemes of June 23, 2006 (CISA) and in conjunction with Art. 112 of the Ordinance on Collective Investment Schemes of November 22, 2006 (CISO).
The umbrella fund currently comprises the following subfunds:

Equities
1) CSIF (CH) Equity Switzerland Total Market Blue
2) CSIF (CH) Equity Switzerland Total Market ESG Blue
3) CSIF (CH) Equity Switzerland Large Cap Blue
4) CSIF (CH) Equity Switzerland Large Cap Classic Blue
5) CSIF (CH) Equity Switzerland Small & Mid Cap
6) CSIF (CH) Equity SPI ESG Multi Premia Blue
7) CSIF (CH) Equity Switzerland Minimum Volatility Blue
8) CSIF (CH) Equity Switzerland Blue
9) CSIF (CH) Equity EMU
10) CSIF (CH) Equity Europe ex EMU ex CH
11) CSIF (CH) Equity Europe ex CH Blue
12) CSIF (CH) Equity US Blue
13) CSIF (CH) Equity Canada
14) CSIF (CH) Equity Canada Blue
15) CSIF (CH) Equity Japan
16) CSIF (CH) Equity Japan Blue
17) CSIF (CH) Equity Pacific ex Japan Blue
18) CSIF (CH) Equity Emerging Markets Blue
19) CSIF (CH) Equity Emerging Markets ESG Blue
20) CSIF (CH) Equity World ex CH Small Cap Blue
21) CSIF (CH) Equity World ex CH Small Cap ESG Blue
22) CSIF (CH) Equity World ex CH
23) CSIF (CH) Equity World ex CH ESG Blue

Bonds
1) CSIF (CH) Bond Switzerland AAA-AA Blue
2) CSIF (CH) Bond Switzerland AAA-BBB Blue
3) CSIF (CH) Bond Switzerland Domestic AAA-BBB Blue
4) CSIF (CH) Bond Switzerland Foreign AAA-BBB Blue
5) CSIF (CH) Bond Switzerland Corporate Blue
6) CSIF (CH) Bond Switzerland AAA-BBB 1-5 Blue
7) CSIF (CH) Bond Switzerland AAA-BBB ESG Blue
8) CSIF (CH) Bond Switzerland AAA-BBB 1-5 ESG Blue
9) CSIF (CH) Bond Government EUR Blue
10) CSIF (CH) Bond Government USD Blue
11) CSIF (CH) Bond Government GBP Blue
12) CSIF (CH) Bond Government JPY Blue
13) CSIF (CH) Bond Government Global ex G4 ex CHF Blue
14) CSIF (CH) Bond Aggregate EUR
15) CSIF (CH) Bond Aggregate USD
16) CSIF (CH) Bond Aggregate GBP
17) CSIF (CH) Bond Aggregate JPY Blue
18) CSIF (CH) Bond Aggregate Global ex G4 ex CHF
19) CSIF (CH) Bond Aggregate Global ex CHF 1-5 Blue
20) CSIF (CH) Bond Aggregate Global ex CHF ESG Blue
21) CSIF (CH) Bond Aggregate Global ex CHF 1-5 ESG Blue
22) CSIF (CH) Bond Corporate EUR
23) CSIF (CH) Bond Corporate USD Blue
24) CSIF (CH) Bond Corporate Global ex CHF Blue
25) CSIF (CH) Bond Corporate Global ex CHF ESG Blue
26) CSIF (CH) Bond Fiscal Strength Global ex CHF Blue
27) CSIF (CH) Bond Inflation-Linked Global ex Japan ex Italy ex Spain Blue
28) CSIF (CH) Bond Government Emerging Markets USD Blue
29) CSIF (CH) Bond Government Emerging Markets USD ESG Blue

Real Estate Investment Trusts (REITs)
1) CSIF (CH) Real Estate Europe ex CH
2) CSIF (CH) Real Estate Asia (in liquidation)
The respective indices on which the subfunds are based are set out in Table 1 at the end of the prospectus.
2. Credit Suisse Funds AG, Zurich, is the fund management company.
3. The custodian bank is Credit Suisse (Switzerland) Ltd., Zurich.
4. The asset manager is Credit Suisse Asset Management (Switzerland) Ltd, Zurich.

II. Rights and Obligations of the Parties to the Contract

§ 2 The Fund Contract

The legal relationship between the investors on the one hand and the fund management company and the custodian bank on the other shall be governed by the present fund contract and the applicable provisions of the legislation on collective investment schemes.

§ 3 The Fund Management Company

1. The fund management company manages the subfunds at its own discretion and in its own name, but for the account of the investors. It decides in particular on the issue of units, the investments and their valuation. It calculates the net asset value of the subfunds and determines the issue and redemption prices of units as well as distributions of income. It exercises all rights associated with the umbrella fund and/or subfunds.
2. The fund management company and its agents are subject to the duties of loyalty, due diligence and disclosure. They act independently and exclusively in the interests of the investors. They implement the organizational measures that are necessary for proper management. They render account of the collective investment schemes they manage and provide information on all fees and expenses charged to investors directly or indirectly as well as on compensation received from third parties, in particular commissions, discounts or other financial benefits.
3. The fund management company may transfer to third parties investment decisions as well as specific tasks for all subfunds or for individual subfunds, provided this is in the interests of efficient management. It shall commission only persons who have the necessary expertise, knowledge and experience as well as hold the requisite licenses or authorization. It carefully instructs and oversees the third parties engaged.
The investment decisions may only be transferred to asset managers who hold the necessary licenses or authorization. The fund management company remains responsible for fulfilling the supervisory obligations and safeguards the interests of the investors when transferring tasks. The fund management company shall be liable for the actions of the parties to whom it has transferred tasks as if they were its own actions.
4. The fund management company may with the consent of the custodian bank submit a change to the present fund contract to the supervisory authority for approval (cf. § 27) and, with the approval of the supervisory authority, may also establish further subfunds.
5. The fund management company can merge individual subfunds with other subfunds or with other investment funds pursuant to the provisions set down under § 25 and can dissolve the individual subfunds pursuant to the provisions set down under § 26.
6. The fund management company is entitled to receive the fees stipulated in §§ 19 and 20. It is further entitled to be released from the liabilities assumed in the proper execution of its tasks, and to be reimbursed for expenses incurred in connection with such liabilities.

§ 4 The Custodian Bank

1. The custodian bank is responsible for the safekeeping of the subfunds' assets. It handles the issue and redemption of fund units as well as payments on behalf of the subfunds.
2. The custodian bank and its agents are subject to the duties of loyalty, due diligence and disclosure. They act independently and exclusively in the interests of the investors. They implement the organizational measures that are necessary for proper management. They render account of the collective investment

schemes they hold in custody and provide information on all fees and expenses charged to the investors directly or indirectly as well as on compensation received from third parties, in particular commissions, discounts or other financial benefits.

3. The custodian bank is responsible for account and safekeeping account management on behalf of the subfunds, but does not have independent access to their assets.
4. The custodian bank shall ensure that the countervalue of transactions relating to the subfunds' assets is transferred within the usual time limit. It notifies the fund management company if the countervalue is not refunded within the usual time limit and where possible requests reimbursement for the asset item concerned from the counterparty.
5. The custodian bank keeps the required records and accounts in such a manner that it is at all times able to distinguish between the assets of the individual funds held in safe custody. In relation to assets that cannot be placed in safe custody, the custodian bank verifies ownership by the fund management company and keeps a record thereof.
6. The custodian bank may delegate the safekeeping of the subfunds' assets to third-party custodians and central securities depositaries in Switzerland or abroad, provided this is in the interests of efficient safekeeping. It shall verify and monitor whether the third-party custodian or central securities depositary it has commissioned:
   a. possesses an appropriate organizational structure, financial guarantees and the specialist qualifications required given the nature and complexity of the assets entrusted to it;
   b. is subject to regular external audits, thereby ensuring that it possesses the financial instruments;
   c. keeps the assets received from the custodian bank in safe custody in such a manner that by means of regular portfolio comparisons they can at all times be clearly identified as belonging to the assets of the subfund concerned;
   d. complies with the provisions applicable to the custodian bank with respect to the performance of the tasks delegated to it and the avoidance of conflicts of interest.

   The custodian bank is liable for damage caused by the agent unless it can prove that it applied the degree of due diligence with regard to the selection, instruction and monitoring required in the given circumstances. The prospectus contains information about the risks associated with the transfer of safekeeping to third-party custodians and central securities depositaries.

   In relation to financial instruments, any transfer as referred to in the above paragraph may only be to regulated third-party custodians or central securities depositaries. This does not apply to mandatory safekeeping at a location where the transfer to regulated third-party custodians and central securities depositaries is not possible, in particular due to mandatory legal provisions or to the investment product's modalities. Investors must be informed in the prospectus of safekeeping by unregulated third-party custodians or central securities depositaries.
7. The custodian bank ensures that the fund management company complies with the law and the fund contract. It checks whether the calculation of the net asset value and of the issue and redemption prices of the units as well as the investment decisions are in compliance with the law and the fund contract, and whether the income is appropriated in accordance with the fund contract.

   The custodian bank is not responsible for the choice of investments which the fund management company makes in accordance with the investment regulations.
8. The custodian bank is entitled to receive the fees stipulated in §§ 19 and 20. It is further entitled to be released from the liabilities assumed in the proper execution of its tasks, and to be reimbursed for expenses incurred in connection with such liabilities.
9. The custodian bank is not responsible for the safekeeping of the assets of the target funds in which the subfunds invest, unless this task has been transferred to it.

§ 5 The Investors

1. There are no restrictions on investor eligibility.

   Investor eligibility may be restricted further for certain subfunds or unit classes (cf. below and § 6 prov. 4).

   The circle of investors for the ZAJ0, ZAHJ0, ZBJ0, ZBJ0M, ZBHJ0 and ZBHJ0M unit classes is confined to qualified investors within the meaning of Art. 10 para. 3 and 3ter CISA that are eligible for full relief from Japanese withholding tax on Japanese interest payments (0% withholding tax rate) under the double taxation agreement between Switzerland and Japan (Switzerland-Japan DTA) and the exchange of letters of May 21, 2010 between the Swiss Federal Council and the Government of Japan concerning the Convention for the Avoidance of Double Taxation with respect to Taxes on Income, signed in Tokyo on January 19, 1971, in the version pursuant to the signed protocol in conjunction with Art. 3 para. 1k and Art. 10 para. 3b of the aforementioned Convention.

   In addition to the investors named above, further investors may in individual cases qualify for relief at the DTA rate, provided that verification (to be completed prior to a subscription application) of entitlement under the agreement shows that all criteria for relief have been met and this has been confirmed in writing by an external internationally recognized auditing company stipulated by the fund management company in consultation with the custodian bank. The costs of verification and confirmations may be charged to the investor submitting the order.

   Each investor shall furnish the custodian bank and the fund management company with the documentation required in order to prove their entitlement under the Convention in a full and timely manner, i.e. prior to initial subscription and thereafter on a periodic basis. Should such documents not be provided in time or in their entirety, the fund management company may under this fund contract make an enforced switch into another unit class of the corresponding subfund, without any need for compliance with § 6 prov. 6 in the case of unit classes ZBJ0M and ZBHJ0M, or, should this not be possible, proceed to the immediate, compulsory redemption of the units pursuant to § 5 prov. 8 b) in order to protect the interests of all eligible investors.

   The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements and may in particular require the presentation of specific paperwork. They are therefore entitled to mutually disclose information about the investors as well as to disclose the required information about the investors to the relevant Swiss and/or foreign tax authorities, foreign sub-custodians and other units and persons involved, for the purpose of checking compliance with the investor eligibility restrictions and/or in order to comply with the rules for the tax treatment of the subfunds. The prospectus may contain supplementary implementing provisions, specifically regarding the required documentation, formalities and disclosure of information about the investors.
2. On concluding the contract and making a payment in cash, the investor acquires a claim against the fund management company in respect of a participation in the assets and income of a subfund of the umbrella fund. Instead of a cash payment, a transfer of assets in kind pursuant to the provisions of § 18 may be made at the request of the Investor and with the consent of the fund management company. Investors' claims are evidenced in the form of fund units.
3. Investors are entitled to participate in the assets and income of only that subfund in which they holds units. Liabilities that are attributable to an individual subfund will be borne solely by the said subfund.
4. The investors are obliged only to remit payment for the units of the umbrella fund or relevant subfunds they subscribe. They shall not be held personally liable for the liabilities of the umbrella fund or the subfund.
5. Investors may at any time request that the fund management company supply them with information regarding the basis on which the net asset value per unit is calculated. If investors express an interest in more detailed information on specific business transactions effected by the fund management company, such as the exercising of membership and creditors' rights, or on risk management or payments/withdrawals by transfers of assets in kind (§ 18), they must be given such information by the fund management company at any time. Investors may request at the courts of the registered office of the fund management company that the auditors or another expert investigate the matter requiring clarification and furnish them with a report.
6. The investors may terminate the fund contract at any time and demand that their share in the corresponding subfund be paid out in cash. Instead of a cash payout, a transfer of assets in kind

pursuant to the provisions of § 18 may be made at the request of the investor and with the consent of the fund management company. The fund management company reserves the right to specify a longer period of notice for specific subfunds in the fund contract.

7. If requested, the investors are obliged to provide the fund management company and/or the custodian bank and their agents with proof that they comply with or continue to comply with the provisions laid down in the law or the fund contract in respect of participation in a subfund or a unit class. Furthermore, they are obliged to inform the fund management company, the custodian bank and their agents immediately once they no longer meet these prerequisites.
8. The fund management company in conjunction with the custodian bank must make an enforced redemption of the units of an investor at the current redemption price if:
   a) this is necessary to safeguard the reputation of the financial market, specifically to combat money laundering;
   b) the investor no longer meets the statutory or contractual requirements for participation in a subfund.
9. The fund management company in conjunction with the custodian bank can also make an enforced redemption of the units of an investor at the current redemption price if:
   a) the participation of the investor in a subfund is such that it could have a significant detrimental impact on the economic interests of the other investors, in particular if the participation could result in tax disadvantages for the umbrella fund or a subfund in Switzerland or abroad;
   b) investors have acquired or hold their units in violation of provisions of a law to which they are subject either in Switzerland or abroad, of the present fund contract or the prospectus;
   c) there is a detrimental impact on the economic interests of the investors, in particular in cases where individual investors seek by way of systematic subscriptions immediately followed by redemptions to achieve a pecuniary gain by exploiting the time differences between the setting of the closing prices and the valuation of the assets of the subfunds (market timing).
10. Concerning investments by CSIF (CH) Equity Emerging Markets Blue and CSIF (CH) Equity Emerging Markets ESG Blue in India, the fund management company refers to prov. 6.6 of the prospectus in accordance with which it is authorized by the investors to disclose personal data. The fund management company refers investors in the ZAJ0, ZAHJ0, ZBJ0, ZBJ0M, ZBHJ0 and ZBHJ0M unit classes to the consent of the investors on the disclosure of personal data in section 2 of the prospectus.
11. By subscribing and holding units, both directly with the custodian bank and indirectly via a third-party bank, the client consents to the disclosure and forwarding of data (including personal data) within Credit Suisse Group as well as to private and government third parties in Switzerland and abroad. Detailed information on recipients, scope and purpose of the disclosure is given in prov. 6.5 of the prospectus. Within these limits, the Investor releases the fund management company and the custodian bank from fund and banking confidentiality as well as other non-disclosure provisions.
    If the investor is an intermediary who subscribes or holds the units for his own clients, he is obliged to notify his clients and/or the beneficial owner(s), where prescribed by the applicable laws and regulations, of this declaration of consent and, where necessary, obtain separate valid approval for issuing the declaration of consent.

§ 6 Units and Unit Classes

1. The fund management company can establish different unit classes and can also merge or dissolve unit classes for each subfund at any time subject to the consent of the custodian bank and the approval of the supervisory authority. All unit classes embody an entitlement to a share in the undivided assets of the subfund concerned, which are not segmented. This share may differ due to class-specific costs or distributions or class-specific income and the various classes may therefore have different net asset values per unit of a given subfund. Class-specific costs are covered by the assets of the subfund as a whole.
2. Notification of the establishment, dissolution or merger of unit classes shall be published in the medium of publication. Only mergers of unit classes shall be deemed a change to the fund contract pursuant to § 27.
3. The various unit classes of the subfunds may differ from one another in terms of their cost structure, reference currency, currency hedging, policy with regard to distribution or reinvestment of income, the minimum investment required, and investor eligibility.
   Fees and costs are only charged to the unit class for which the respective service is performed. Fees and costs that cannot be unequivocally allocated to a unit class shall be charged to the individual unit classes on a pro rata basis in relation to their share of the subfund’s assets.
4. The following unit classes currently exist:
   Class **DA** units are distribution units for which a flat-rate management commission is charged. They may only be held by investors who have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or who invest via a financial intermediary that has signed a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) and the following types of portfolio management agreement are not eligible for this class: Private Mandates, Premium Mandates, MyChoice and investment groups of the Credit Suisse investment foundations. Compensation for the asset management component is charged directly to the investors through the aforementioned agreements and is payable to the asset manager on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
   There are no provisions concerning a minimum investment.
   Class **DAH** units are distribution units for which a flat-rate management commission is charged and for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. They may only be held by investors who have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or who invest via a financial intermediary that has signed a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) and the following types of portfolio management agreement are not eligible for this class: Private Mandates, Premium Mandates, MyChoice and investment groups of the Credit Suisse investment foundations. Compensation for the asset management component is charged directly to the investors through the aforementioned agreements and is payable to the asset manager on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
   There are no provisions concerning a minimum investment.
   Class **DB** units are capital growth units for which a flat-rate management commission is charged. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) and the following types of portfolio management agreement are not eligible for this class: Private Mandates, Premium Mandates, MyChoice and investment groups of the Credit Suisse investment foundations. Compensation for the asset management component is charged directly to the investors through the aforementioned agreements and is payable to

the asset manager on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
There are no provisions concerning a minimum investment.
Class **DBH** units are capital growth units for which a flat-rate management commission is charged and for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) and the following types of portfolio management agreement are not eligible for this class: Private Mandates, Premium Mandates, MyChoice and investment groups of the Credit Suisse investment foundations. Compensation for the asset management component is charged directly to the investors through the aforementioned agreements and is payable to the asset manager on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
There are no provisions concerning a minimum investment.
Class **FA** units are distribution units.
Class **FAH** units are distribution units for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment.
Class **FB** units are capital growth units.
Class **FBH** units are capital growth units for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment.
Class **QA** units are distribution units and may only be held by qualified investors pursuant to Art. 10 para. 3 and 3ter CISA. Qualified investors within the meaning of Art. 10 para. 3 CISA are professional clients pursuant to Art. 4 paras. 3–5 or pursuant to Art. 5 paras. 1 and 4 FinSA. Qualified investors within the meaning of Art. 10 para. 3ter CISA are investors who have concluded an asset management or investment advisory agreement (including Credit Suisse Invest investment solutions) with a financial intermediary pursuant to Art. 4 para. 3a. FinSA or a foreign financial intermediary that is subject to equivalent standards of supervision, unless they have declared that they do not wish to be treated as qualified investors.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Class **QAH** units are distribution units for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. The circle of investors in class QAH units is confined to qualified investors pursuant to Art. 10 para. 3 and 3ter CISA. Qualified investors within the meaning of Art. 10 para. 3 CISA are professional clients pursuant to Art. 4 paras. 3–5 or pursuant to Art. 5 paras. 1 and 4 FinSA. Qualified investors within the meaning of Art. 10 para. 3ter CISA are investors who have concluded an asset management or investment advisory agreement (including Credit Suisse Invest investment solutions) with a financial intermediary pursuant to Art. 4 para. 3a. FinSA or a foreign financial intermediary that is subject to equivalent standards of supervision, unless they have declared that they do not wish to be treated as qualified investors.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Class **QB** units are capital growth units and may only be held by qualified investors pursuant to Art. 10 para. 3 and 3ter CISA. Qualified investors within the meaning of Art. 10 para. 3 CISA are professional clients pursuant to Art. 4 paras. 3–5 or pursuant to Art. 5 paras. 1 and 4 FinSA. Qualified investors within the meaning of Art. 10 para. 3ter CISA are investors who have concluded an asset management or investment advisory agreement (including Credit Suisse Invest investment solutions) with a financial intermediary pursuant to Art. 4 para. 3a. FinSA or a foreign financial intermediary that is subject to equivalent standards of supervision, unless they have declared that they do not wish to be treated as qualified investors.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Class **QBH** units are capital growth units for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. The circle of investors for class QBH units is confined to qualified investors pursuant to Art. 10 para. 3 and 3ter CISA. Qualified investors within the meaning of Art. 10 para. 3 CISA are professional clients pursuant to Art. 4 paras. 3–5 or pursuant to Art. 5 paras. 1 and 4 FinSA. Qualified investors within the meaning of Art. 10 para. 3ter CISA are investors who have concluded an asset management or investment advisory agreement (including Credit Suisse Invest investment solutions) with a financial intermediary pursuant to Art. 4 para. 3a. FinSA or a foreign financial intermediary that is subject to equivalent standards of supervision, unless they have declared that they do not wish to be treated as qualified investors.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Class **ZA** units are distribution units for which no management commission is charged. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.

Purchases of class ZA units must be explicitly provided for in the asset management agreement, in a similar written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
Class **ZAJ0** units are distribution units for which no flat-rate management commission is charged. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZAJ0 units must be explicitly provided for in the asset management agreement, in a similar written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group. Class ZAJ0 units may only be held by qualified investors who also meet the criteria pursuant to § 5 prov. 1 of the fund contract. There are no provisions concerning a minimum investment. Class ZAJ0 units may not be created for subfunds which engage in securities lending.
Class **ZAH** units are distribution units for which no flat-rate management commission is charged and for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZAH units must be explicitly provided for in the asset management agreement, in a similar written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
Class **ZAHJ0** units are distribution units for which no flat-rate management commission is charged and for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZAHJ0 units must be explicitly provided for in the asset management agreement, in a similar written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group. Class ZAHJ0 units may only be held by qualified investors who also meet the criteria pursuant to § 5 prov. 1 of the fund contract. There are no provisions concerning a minimum investment. Class ZAHJ0 units may not be created for subfunds which engage in securities lending.
Class **ZB** units are capital growth units for which no flat-rate management commission is charged. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZB units must be explicitly provided for in the asset management agreement, in a similar written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
Class **ZBJ0** units are capital growth units for which no flat-rate management commission is charged. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZBJ0 units must be explicitly provided for in the asset management agreement, in a similar written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group. Class ZBJ0 units may only be held by qualified investors who also meet the criteria pursuant to § 5 prov. 1 of the fund contract. There are no provisions concerning a minimum investment. Class ZBJ0 units may not be created for subfunds which engage in securities lending.
Class **ZBJ0M** units are capital growth units for which no flat-rate management commission is charged. They may only be held by investors pursuant to Art. 10 para. 3 and 3ter CISA that furthermore, in accordance with the withholding tax legislation and treatment by

the Federal Tax Administration (FTA), qualify for the fulfillment of their fiscal obligations through the reporting procedure.
The investors have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or invest via a financial intermediary that has signed a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZBJ0M units must be explicitly provided for in the asset management agreement, in a similar written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
Class **ZBH** units are capital growth units for which no flat-rate management commission is charged and for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZBH units must be explicitly provided for in the asset management agreement, in a similar written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
Class **ZBHJ0** units are capital growth units for which no flat-rate management commission is charged and for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. They may only be acquired by investors pursuant to Art. 10 para. 3 and 3ter CISA that have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or that invest via a financial intermediary that has concluded a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZBHJ0 units must be explicitly provided for in the asset management agreement, in a similar written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group. Class ZBHJ0 units may only be held by qualified investors who also meet the criteria pursuant to § 5 prov. 1 of the fund contract. There are no provisions concerning a minimum investment. Class ZBHJ0 units may not be created for subfunds which engage in securities lending.
Class **ZBHJ0M** units are capital growth units for which no flat-rate management commission is charged and for which risk exposure in terms of investment currencies is hedged against CHF to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where units are subscribed, the subscription amount is hedged according to the current hedging level of the unit class so that any over- or under-hedging remains the same for the whole unit class. The hedging level for the unit class is regularly adjusted according to the benchmark index rules. Where units are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. They may only be held by investors pursuant to Art. 10 para. 3 and 3ter CISA that furthermore, in accordance with the withholding tax legislation and treatment by the Federal Tax Administration (FTA), qualify for the fulfillment of their fiscal obligations through the reporting procedure.
The investors have signed an asset management or other written agreement with the fund management company, Credit Suisse AG, Zurich, Credit Suisse (Switzerland) Ltd., Zurich, or Credit Suisse Asset Management (Switzerland) Ltd., Zurich, or invest via a financial intermediary that has signed a cooperation agreement with one of the above-mentioned parties. Investment advisory mandates (including Credit Suisse Invest investment solutions) are not eligible for this class.
The fund management company and the custodian bank shall ensure that the investors meet the investor eligibility requirements.
Purchases of class ZBHJ0M units must be explicitly provided for in the asset management agreement, in a similar written agreement, or in the cooperation agreement. Compensation for the administration and asset management components as well as the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the fund management company, asset manager and custodian bank on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
In the case of the following subfunds, units of the classes ZAJ0, ZAHJ0, ZBJ0, ZBJ0M, ZBHJ0, ZBHJ0M may only be held if, in addition to the criteria for qualified investors pursuant to § 5 prov. 1, the criteria pursuant to section 2.6 of the prospectus are also met:
– CSIF (CH) Bond Fiscal Strength Global ex CHF Blue.

If the fund management company accepts subscriptions of units by group companies of Credit Suisse AG, it is possible – e.g. in connection with the activation of subfunds/unit classes – to waive compliance with the limits specified above (minimum investment amount/minimum holdings) or the need for a written contract.
Details of the individual unit classes are set out in Table 1 at the end of the prospectus.

5. Units do not take the form of actual certificates but exist purely as book entries. The investors are not entitled to demand delivery of a unit certificate in registered or bearer form. The corresponding entries shall be made in a safekeeping account at the custodian bank; furthermore, subscriptions and redemptions of class ZBJ0M and ZBHJ0M units shall be made via a designated safekeeping account held with the custodian bank and denominated in the investor’s name (to the exclusion of third-party banks or other financial intermediaries holding units on behalf of third parties). Where the units of unit classes ZAJ0, ZAHJ0, ZBJ0, ZBJ0M, ZBHJ0 and ZBHJ0M are booked to a safekeeping account held by the investor with the third-party bank, such safekeeping account

must be recorded via a written asset management agreement, a similar written agreement or a cooperation agreement between the investor and the fund management company, Credit Suisse AG, Credit Suisse (Switzerland) Ltd. or Credit Suisse Asset Management (Switzerland) Ltd. In this case the investor shall release the third-party bank from the obligation to maintain bank client confidentiality in relation to Credit Suisse AG, Credit Suisse Asset Management (Switzerland) Ltd., Credit Suisse (Switzerland) Ltd. (as asset manager or custodian bank) and the fund management company, and shall authorize or instruct the third-party bank to disclose his identity to Credit Suisse AG, Credit Suisse Asset Management (Switzerland) Ltd. or Credit Suisse (Switzerland) Ltd. (as asset manager or custodian bank) and the fund management company, and provide the required formalities. In the event of the dissolution of the written asset management agreement, similar written agreement or cooperation agreement with the fund management company, with Credit Suisse AG, Credit Suisse (Switzerland) Ltd. or Credit Suisse Asset Management (Switzerland) Ltd., or in the event of the discontinuation of another requirement for the purchase and/or holding of units applicable to this unit class, the units of these unit classes must immediately be booked to a safekeeping account held with the custodian bank in the name of the investor or returned under the asset management agreement, similar written agreement or cooperation agreement. An immediate switch into another unit class of the corresponding subfund will otherwise be enforced, without any need for compliance with § 6 prov. 6, or, if this is not possible, redemption in accordance with § 5 prov. 8 b.
Unit classes whose units may be held with SIX SIS Ltd as external custodian (deliverability) are shown in Table 1 at the end of the prospectus. In consultation with the fund management company, the custodian bank shall oversee the procedures for ensuring that the conditions of eligibility are satisfied by the circle of investors. The CSIF (CH) Equity Emerging Markets Blue and CSIF (CH) Equity Emerging Markets ESG Blue subfunds do not have deliverable unit classes.

6. The fund management company and the custodian bank are obliged to instruct investors who no longer meet the prerequisites for holding a unit class to ensure within 30 calendar days that their units are redeemed pursuant to § 17 or switched into units of another class whose prerequisites they do meet. If an investor fails to comply with this demand, the fund management company must, in cooperation with the custodian bank, make an enforced switch into another unit class of the corresponding subfund or, should this not be possible, enforce the redemption of the units in question pursuant to § 5 prov. 8 b).
7. If a fraction of a unit has arisen in the overall portfolio of an investor as a result of a split or merger performed in the interest of the investors, it may subsequently be redeemed by the fund management company on a cut-off date to be determined, in the form of a pro-rata amount of the net asset value. Redemption must be exclusive of commission and fees. If the fund management company intends to make use of this right, investors must be informed of such decision at least one week prior to redemption by means of a single notice in the publication designated by the fund, while the supervisory authorities and auditor must be notified in advance.

III. Investment Policy Guidelines

A Investment Principles

§ 7 Compliance with Investment Regulations

1. In selecting the individual investments of each subfund, the fund management company must adhere to the principle of balanced risk diversification and must observe the percentage limits defined below. These percentages relate to the assets of the individual subfunds at market value and must be complied with at all times. Newly created subfunds must have fulfilled the terms of the investment restrictions no later than six months after the expiry of the subscription period (launch).
2. If the limits are overshot or undershot as a result of market-related changes or changes in subfund assets, the investments must be restored to the permitted level within a reasonable period, taking due account of the investors' interests. If the limits relating to derivatives pursuant to § 12 below are exceeded due to a change in the delta, this is to be rectified within three bank working days at the latest, taking due account of the investors' interests. Currency hedging is undertaken and adjusted to the greatest possible extent and in accordance with the benchmark index rules.

§ 8 Investment Objective and Investment Policy

1. The investment objective of this umbrella fund is principally to achieve an appropriate return in the accounting currency of the individual subfunds by investing in the instruments listed below. Due account shall be taken of the principle of risk diversification, security of the capital invested and liquidity of the umbrella funds' subfunds and of these subfunds' assets.
Certain subfunds track a benchmark index that takes account of environmental, social and governance ("ESG") criteria and the associated sustainability aspects in addition to risk and return considerations. Rather than having a particular focus on individual sustainability criteria, the benchmark indices seek to improve the portfolio's average ESG rating with as little deviation as possible versus the parent index; this may impact positively on the long-term return and simultaneously on controlling the risks in the portfolio. With regard to the ESG criteria and ESG integration through replicating such a reference index, please refer to the respective investment objective and prov. 6.8 of the prospectus and, with regard to the methodology of the reference index, additionally to the website of the relevant provider as specified in Table 1 at the end of the prospectus.
2. The fund management company may invest the assets of the individual subfunds in the following investments.
   a) Securities issued on a large scale and non-certificated rights with a like function which are traded on a stock exchange or another regulated market open to the public and which embody participation rights and claims or the right to purchase such securities and rights by subscription or exchange (e.g. warrants in particular);
   Investments in securities from new issues are only permitted if their admission to a stock exchange or other regulated market open to the public is envisaged under the terms of issue. If they have not been admitted to a stock exchange or other regulated market open to the public within a year of their acquisition, these securities must be sold within one month or included under the restriction set down in prov. 2 f).
   b) Derivatives, if (i) the underlying securities are securities pursuant to section a), derivatives pursuant to section b), units in collective investment schemes pursuant to section d), money market instruments pursuant to section e), financial indices, interest rates, exchange rates, credits or currencies – especially index futures on the indices underlying the respective subfunds, and (ii) the underlying securities are permitted as investments under the fund contract. Derivatives are traded either on an exchange or other regulated market open to the public, or OTC.
   OTC transactions are permitted only if (i) the counterparty is a regulated financial intermediary specializing in such transactions, and (ii) the OTC derivatives can be traded daily or a return to the issuer is possible at any time. In addition, it shall be possible for them to be valued in a reliable and transparent manner. Derivatives may be used pursuant to § 12.
   c) Structured products, if (i) the underlying securities are securities pursuant to a), derivatives pursuant to b), structured products pursuant to c), units in other collective investment schemes pursuant to d), money market instruments pursuant to e), financial indices, interest rates, exchange rates, credits or currencies, and (ii) the underlying securities are permitted as investments under the fund contract. Structured products are either traded on a stock exchange or other regulated market open to the public, or are traded OTC. OTC transactions are permitted only if (i) the counterparty is a regulated financial intermediary specializing in such transactions, and (ii) the OTC products can be traded daily or a return to the issuer is possible at any time. In addition, it must be possible for them to be valued in a reliable and transparent manner.
   d) Units of other collective investment schemes (target funds).

The following are considered as “other collective investment schemes” within the meaning of this fund contract:

- domestic listed and unlisted investment funds of the “Securities Funds” and “Other Funds for Traditional Investments” type (excluding “Other Funds for Alternative Investments”) which are regulated by the Swiss Financial Market Supervisory Authority FINMA;
- foreign listed and unlisted collective investment schemes in accordance with Directive 85/611/EEC in its currently applicable version (UCITS III) and which are regulated by a foreign supervisory authority equivalent to the Swiss Financial Market Supervisory Authority FINMA;
- foreign listed and unlisted collective investment schemes which are not compliant with Directive 85/611/EEC (UCIs) and which are regulated by a foreign supervisory authority equivalent to the Swiss Financial Market Supervisory Authority FINMA, but excluding UCIs which correspond to the type “Other Funds for Alternative Investments” under Swiss law.

Investments in units of funds of funds and in shares of closed-end, unlisted collective investment schemes (e.g. limited partnerships in accordance with CISA or equivalent foreign investment vehicles) are excluded. Funds of funds are collective investment schemes whose fund contract, prospectus or articles of incorporation permit them to invest more than 49% of their assets in other collective investment schemes.

Subject to § 20 prov. 5 and 6, the fund management company may acquire units of other collective investment schemes that are managed directly or indirectly by the fund management company itself, or by a company with which it is related by virtue of common management or control or by way of a significant direct or indirect stake (“related target funds”).

e) Money market instruments, provided these are liquid, can be readily valued and are traded on an exchange or other regulated market open to the public; money market instruments that are not traded on an exchange or other regulated market open to the public may only be acquired if the issue or the issuer is subject to provisions regarding creditor or investor protection and if the money market instruments are issued or guaranteed by borrowers pursuant to Art. 74 para. 2 Collective Investment Schemes Ordinance (CISO).

f) Sight or time deposits with terms to maturity not exceeding twelve months with banks domiciled in Switzerland or in a member state of the European Union or in another country provided that the bank is subject to supervision in this country which is equivalent to the supervision in Switzerland.

g) Investments other than those specified in a) to f) above up to a total of 10% of the subfund’s assets. The following are not permitted: (i) investments in precious metals, precious metals certificates, commodities and commodity certificates as well as (ii) short-selling of investments in accordance with a) to d) above.

3. In the case of CSIF (CH) Real Estate Europe ex CH and CSIF (CH) Real Estate Asia (in liquidation), the fund management company may invest in units of other collective investment schemes that it manages or that are managed by a related company. To the extent of such investments, the provisions regarding the issue and redemption commission and the maximum management commission of the target funds as per § 20 prov. 6 and 7 shall apply.

4. Subject to the exceptions below, the fund management company may invest up to 10% of the assets of the respective subfund in units or shares of other collective investment schemes.

   In the case of the subfunds below, the 10% limit is raised to 20% of the assets of the subfund concerned:
   - CSIF (CH) Equity Canada
   - CSIF (CH) Equity Emerging Markets ESG Blue
   - CSIF (CH) Equity US Blue
   - CSIF (CH) Equity World ex CH Small Cap Blue
   - CSIF (CH) Equity World ex CH Small Cap ESG Blue
   - CSIF (CH) Bond Government EUR Blue
   - CSIF (CH) Bond Aggregate EUR
   - CSIF (CH) Bond Aggregate Global ex CHF ESG Blue
   - CSIF (CH) Real Estate Europe ex CH.

   In the case of the subfunds below, which qualify as funds of funds, the fund management company may invest up to 100% of the assets of the subfund concerned in units or shares of other collective investment schemes in accordance with § 8 prov. 14, 16, 26, 27 and 49:
   - CSIF (CH) Equity EMU
   - CSIF (CH) Equity Europe ex CH Blue
   - CSIF (CH) Equity World ex CH
   - CSIF (CH) Equity World ex CH ESG Blue
   - CSIF (CH) Bond Corporate Global ex CHF ESG Blue

5. The following subfunds of the Credit Suisse Index Fund (CH) I Umbrella and the Credit Suisse Index Fund (CH) III Umbrella:
   - CSIF (CH) I Equity Europe ex CH
   - CSIF (CH) I Equity World ex CH Blue
   - CSIF (CH) I Bond Government Global ex CHF Blue
   - CSIF (CH) I Bond Aggregate Global ex CHF
   - CSIF (CH) III Equity World ex CH - Pension Fund
   - CSIF (CH) III Equity World ex CH Blue - Pension Fund
   - CSIF (CH) III Equity World ex CH Blue - Pension Fund Plus
   - CSIF (CH) III Real Estate World ex CH - Pension Fund
   - CSIF (CH) III Equity World ex CH ESG Blue - Pension Fund

   are funds of funds.

   With these funds of funds, the fund management company invests in units of subfunds of Credit Suisse Index Fund (CH) Umbrella (“target funds”). The funds of funds invest solely in ZA/ZB class units of the respective target funds. When investments are made in ZA/ZB class units, no management fees as per § 20 prov. 1 are charged. Furthermore, the target funds may not charge any issuing or redemption commissions, unless these accrue to the target fund’s assets. Issuing and redemption commissions accruing to the target fund’s assets may, however, be charged.

The investment policy of the individual subfunds is described below:

CSIF (CH) Equity Switzerland Total Market Blue

6. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.

   The subfund invests
   a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
   b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
   c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
   d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
   e) in derivatives (including warrants) on the above investments.

   Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.

   The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.

Furthermore, up to 5% of the subfund's assets may be invested in futures
- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices that are primarily based on the same markets as the subfund's benchmark index.

CSIF (CH) Equity Switzerland Total Market ESG Blue

7. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index. Taking account of environmental, social and governance criteria, the benchmark index measures the trend in equity securities and rights of Swiss companies that are contained in the benchmark index and have a standardized sustainability profile. Through replication of the benchmark index, the methodology of which includes the "exclusions" (specifically on the basis of **sales in critical sectors** and in accordance with the **"exclusion recommendations" list produced by the SVVK-ASIR**) and "ESG integration" (specifically **minimum ESG rating**) sustainability approaches described in prov. 6.8 of the prospectus, together with application of the "stewardship" sustainability approach, the subfund targets the sustainable investment of the assets in overall terms. Further information may be found in the prospectus.
The subfund invests
a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.
Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

CSIF (CH) Equity Switzerland Large Cap Blue

8. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The subfund invests
a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.
Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

CSIF (CH) Equity Switzerland Large Cap Classic Blue

9. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The subfund invests
a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

CSIF (CH) Equity Switzerland Small & Mid Cap

10. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The subfund invests
a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.
Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.
To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold ("gate"). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund's liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

CSIF (CH) Equity SPI ESG Multi Premia Blue

11. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index. Taking account of environmental, social and governance criteria, the benchmark index measures the trend in equity securities and rights of Swiss companies that are contained in the benchmark index and have a standardized sustainability profile. Through replication of the benchmark index, the methodology of which includes the "exclusions" (specifically on the basis of **sales in critical sectors** and in accordance with the **"exclusion recommendations" list produced by the SVVK-ASIR**) and "ESG integration" (specifically **minimum ESG rating**) sustainability approaches described in prov. 6.8 of the prospectus, together with application of the "stewardship" sustainability approach, the subfund targets the sustainable investment of the assets in overall terms. Further information may be found in the prospectus.
The subfund invests
a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.
Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

CSIF (CH) Equity Switzerland Minimum Volatility Blue

12. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The subfund invests

a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund’s assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund’s benchmark index.

CSIF (CH) Equity Switzerland Blue

13. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The subfund invests
a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund’s assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices that are primarily based on the same markets as the subfund’s benchmark index.

CSIF (CH) Equity EMU

14. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The subfund invests
a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund’s assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund’s benchmark index.

The fund management company may invest up to 100% of this subfund’s assets in units or shares of other collective investment schemes pursuant to d) (target funds) above. Target funds may be established in accordance with Swiss or foreign law; they may be organized as contractual investment funds or as companies, or they may have a trust structure.
The redemption frequency of the target funds should in general correspond to that of the investing subfund. The subfund, for its part, is not permitted to invest in funds of funds.

CSIF (CH) Equity Europe ex EMU ex CH

15. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index

and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The subfund invests
a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund's benchmark index.

This subfund also serves as a target fund for the CSIF (CH) I Equity Europe ex CH (subfund of the Credit Suisse Index Fund (CH) I Umbrella) and CSIF (CH) III Equity World ex CH - Pension Fund (a subfund of the Credit Suisse Index Fund (CH) III Umbrella), (fund of funds). In accordance with their risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) I Umbrella and Credit Suisse Index Fund (CH) III Umbrella), these funds of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8. of the corresponding fund contracts.

CSIF (CH) Equity Europe ex CH Blue

16. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). Direct investments may account for a dominant share. In addition, the subfund may in some cases invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The subfund invests
a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units or shares of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, which are denominated in the benchmark index or sub-segments of the benchmark index and indices related to the benchmark index or sub-segments of the benchmark index and which show a high correlation with the benchmark index;
e) in derivatives (including warrants) on the above investments. The fund management company may invest up to 5% of the subfund's assets in futures
– on the benchmark index;
– on indices of individual countries and regions that are reflected in the benchmark index;
– on indices that are primarily based on the same markets as this subfund's benchmark index.
f) a total of up to 20% of the subfund's assets in money market instruments of issuers worldwide and in all freely convertible currencies.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.
The fund management company may invest up to 100% of this subfund's assets in units or shares of other collective investment schemes pursuant to d) (target funds) above. Target funds may be established in accordance with Swiss or foreign law; they may be organized as contractual investment funds or as companies, or they may have a trust structure.
The redemption frequency of the target funds should in general correspond to that of the investing subfund. The subfund, for its part, is not permitted to invest in funds of funds.

CSIF (CH) Equity US Blue

17. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The subfund invests
a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;

– on indices which are primarily based on the same markets as the subfund’s benchmark index.

This subfund also serves as a target fund for the CSIF (CH) I Equity World ex CH Blue (subfund of the Credit Suisse Index Fund (CH) I Umbrella), (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) I Umbrella), this fund of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8. of the CSIF fund contract.

CSIF (CH) Equity Canada

18. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.

The subfund invests
   a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
   b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
   c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
   d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
   e) in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.

The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.

Furthermore, up to 5% of the subfund’s assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund’s benchmark index.

This subfund also serves as a target fund for the CSIF (CH) III Equity World ex CH - Pension Fund (subfund of the Credit Suisse Index Fund (CH) III Umbrella), (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) III Umbrella), this fund of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8. of the corresponding fund contracts.

CSIF (CH) Equity Canada Blue

19. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.

The subfund invests
   a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
   b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
   c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
   d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
   e) in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.

The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.

Furthermore, up to 5% of the subfund’s assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund’s benchmark index.

This subfund also serves as a target fund for the CSIF (CH) I Equity World ex CH Blue (a subfund of the Credit Suisse Index Fund (CH) I Umbrella) and CSIF (CH) III Equity World ex CH Blue - Pension Fund (a subfund of the Credit Suisse Index Fund (CH) III Umbrella), (fund of funds). In accordance with their risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) I Umbrella and Credit Suisse Index Fund (CH) III) Umbrella), these funds of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8. of the corresponding fund contracts.

CSIF (CH) Equity Japan

20. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.

The subfund invests
   a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
   b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;

c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures

- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

This subfund also serves as a target fund for the CSIF (CH) III Equity World ex CH - Pension Fund (subfund of the Credit Suisse Index Fund (CH) III Umbrella), (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) III Umbrella), this fund of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8. of the corresponding fund contracts.

CSIF (CH) Equity Japan Blue

21. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The subfund invests
a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.
Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

This subfund also serves as a target fund for the CSIF (CH) I Equity World ex CH Blue (a subfund of the Credit Suisse Index Fund (CH) I Umbrella) and CSIF (CH) III Equity World ex CH Blue - Pension Fund (a subfund of the Credit Suisse Index Fund (CH) III Umbrella), (fund of funds). In accordance with their risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) I Umbrella and Credit Suisse Index Fund (CH) III) Umbrella), these funds of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8. of the corresponding fund contracts.

CSIF (CH) Equity Pacific ex Japan Blue

22. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The subfund invests
a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.
Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

This subfund also serves as a target fund for the CSIF (CH) I Equity World ex CH Blue (subfund of the Credit Suisse Index Fund (CH) I Umbrella), CSIF (CH) III Equity World ex CH - Pension Fund and CSIF (CH) III Equity World ex CH Blue - Pension Fund (subfund of the Credit Suisse Index Fund (CH) III Umbrella), (fund of funds). In accordance with their risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) I Umbrella and Credit Suisse Index Fund (CH) III Umbrella), these funds of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8. of the corresponding fund contracts.

CSIF (CH) Equity Emerging Markets Blue

23. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus

("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The subfund invests

a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates) or equity-type securities such as American Depositary Receipts (ADRs), American Depositary Shares (ADS), Global Depositary Receipts (GDRs) and Global Depositary Shares (GDS), etc., issued by companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures

– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund's benchmark index.

CSIF (CH) Equity Emerging Markets ESG Blue

24. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
Taking account of environmental, social and governance criteria, the benchmark index measures the trend in equity securities and rights of companies worldwide that are contained in the benchmark index and have a standardized sustainability profile based on the index methodology. Through replication of the benchmark index, the methodology of which includes the "exclusions" (specifically on the basis of **sales from controversial business activities** or serious **ESG controversies**) and "ESG integration" (specifically **minimum ESG rating** on admission to the benchmark index of BB on an ESG rating scale from CCC to up to AAA and **best-in-class approach**) sustainability approaches described in prov. 6.8 of the prospectus, together with application of the "stewardship" sustainability approach, the subfund targets the sustainable investment of the assets in overall terms. Up to 20% of the subfund's assets which are not invested directly in components of the benchmark index as specified in a) and b) below may be invested in securities that do not meet the sustainability requirements of the index methodology due to limited or non-existent ESG data coverage (e.g. no ESG rating and/or no details of sales from controversial business activities). Further information can be found in the prospectus.
The subfund invests

a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates) or equity-type securities such as American Depositary Receipts (ADRs), American Depositary Shares (ADS), Global Depositary Receipts (GDRs) and Global Depositary Shares (GDS), etc., issued by companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures

– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund's benchmark index.

CSIF (CH) Equity World ex CH Small Cap Blue

25. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The subfund invests

a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;

d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund's benchmark index.

CSIF (CH) Equity World ex CH Small Cap ESG Blue

26. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index. Taking account of environmental, social and governance criteria, the benchmark index measures the trend in equity securities and rights of companies worldwide that are contained in the benchmark index and have a standardized sustainability profile. Through replication of the benchmark index, the methodology of which includes the "exclusions" (specifically on the basis of **sales from controversial business activities** or serious **ESG controversies**) and "ESG integration" (specifically **minimum ESG rating** and **best-in-class approach**) sustainability approaches described in prov. 6.8 of the prospectus, together with application of the "stewardship" sustainability approach, the subfund targets the sustainable investment of the assets in overall terms. Further information can be found in the prospectus.
The subfund invests
a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund's benchmark index.

CSIF (CH) Equity World ex CH

27. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). Direct investments may account for a dominant share. In addition, the subfund may in some cases invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The subfund invests
a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units or shares of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, which are denominated in the benchmark index or sub-segments of the benchmark index and indices related to the benchmark index or sub-segments of the benchmark index and which show a high correlation with the benchmark index;
e) in derivatives (including warrants) on the above investments. The fund management company may invest up to 5% of the subfund's assets in futures
   – on the benchmark index;
   – on indices of individual countries and regions that are reflected in the benchmark index;
   – on indices that are primarily based on the same markets as this subfund's benchmark index.
f) a total of up to 20% of the subfund's assets in money market instruments of issuers worldwide and in all freely convertible currencies.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. The fund management company may invest up to 100% of this subfund's assets in units or shares of other collective investment schemes pursuant to d) (target funds) above. Target funds may be established in accordance with Swiss or foreign law; they may be organized as contractual investment funds or as companies, or they may have a trust structure.
The redemption frequency of the target funds should in general correspond to that of the investing subfund. The subfund, for its part, is not permitted to invest in funds of funds.

CSIF (CH) Equity World ex CH ESG Blue

28. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). Direct investments may account for a dominant share. In addition, the subfund may in some cases invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The

portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.

Taking account of environmental, social and governance criteria, the benchmark index measures the trend in equity securities and rights of companies worldwide that are contained in the benchmark index and have a standardized sustainability profile. Through replication of the benchmark index, the methodology of which includes the "exclusions" (specifically on the basis of **sales from controversial business activities** or serious **ESG controversies**) and "ESG integration" (specifically **minimum ESG rating** and **best-in-class approach**) sustainability approaches described in prov. 6.8 of the prospectus, together with application of the "stewardship" sustainability approach, the subfund targets the sustainable investment of the assets in overall terms. Further information can be found in the prospectus.

The subfund invests

a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index;
b) temporarily in assets as per prov. a) of companies where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units or shares of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, which are denominated in the benchmark index or sub-segments of the benchmark index and indices related to the benchmark index or sub-segments of the benchmark index and which show a high correlation with the benchmark index;
e) in derivatives (including warrants) on the above investments. The fund management company may invest up to 5% of the subfund's assets in futures
   – on the benchmark index;
   – on indices of individual countries and regions that are reflected in the benchmark index;
   – on indices that are primarily based on the same markets as this subfund's benchmark index.
f) a total of up to 20% of the subfund's assets in money market instruments of issuers worldwide and in all freely convertible currencies.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. The fund management company may invest up to 100% of this subfund's assets in units or shares of other collective investment schemes pursuant to d) (target funds) above. Target funds may be established in accordance with Swiss or foreign law; they may be organized as contractual investment funds or as companies, or they may have a trust structure.

The redemption frequency of the target funds should in general correspond to that of the investing subfund. The subfund, for its part, is not permitted to invest in funds of funds.

CSIF (CH) Bond Switzerland AAA-AA Blue

29. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.

The subfund

a) invests in bonds and other fixed- or variable-rate debt instruments and rights, denominated in Swiss francs, of Swiss and foreign borrowers that are contained in the benchmark index;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.

The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.

Furthermore, up to 5% of the subfund's assets may be invested in futures

– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund's benchmark index.

CSIF (CH) Bond Switzerland AAA-BBB Blue

30. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.

The subfund

a) invests in bonds and other fixed- or variable-rate debt instruments and rights, denominated in Swiss francs, of Swiss and foreign borrowers that are contained in the benchmark index;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;

f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.

The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.

Furthermore, up to 5% of the subfund's assets may be invested in futures

- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

CSIF (CH) Bond Switzerland Domestic AAA-BBB Blue

31. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.

The subfund

a) invests in bonds and other fixed or variable-rate debt instruments and rights, denominated in Swiss francs, of Swiss issuers, which are contained in the benchmark index;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.

The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.

Furthermore, up to 5% of the subfund's assets may be invested in futures

- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

CSIF (CH) Bond Switzerland Foreign AAA-BBB Blue

32. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.

The subfund

a) invests in bonds and other fixed- or variable-rate debt instruments and rights, denominated in Swiss francs, of foreign borrowers that are contained in the benchmark index;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.

The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.

Furthermore, up to 5% of the subfund's assets may be invested in futures

- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold ("gate"). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund's liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

CSIF (CH) Bond Switzerland Corporate Blue

33. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.

The subfund

a) invests in bonds and other fixed- or variable-rate debt instruments and rights, denominated in Swiss francs, of

Swiss and foreign borrowers that are contained in the benchmark index;

b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;

c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;

d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;

e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;

f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.

The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.

Furthermore, up to 5% of the subfund's assets may be invested in futures

- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on investments which are primarily based on the same markets as the subfund's benchmark index.

To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold ("gate"). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund's liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

CSIF (CH) Bond Switzerland AAA-BBB 1-5 Blue

34. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.

The subfund

a) invests in bonds and other fixed- or variable-rate debt instruments and rights, denominated in Swiss francs, of Swiss and foreign borrowers that are contained in the benchmark index;

b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;

c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;

d) invests in investments as per prov. a) with a residual maturity of up to six years which were dropped from the benchmark index solely because of its criterion stipulating a residual maturity of less than five years;

e) may not make investments in accordance with prov. c) or d) if investments as per prov. c) and d) together exceed a limit of 20% of the subfund's assets;

f) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;

g) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;

h) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.

The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.

Furthermore, up to 5% of the subfund's assets may be invested in futures

- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

CSIF (CH) Bond Switzerland AAA-BBB ESG Blue

35. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. Taking account of environmental, social and governance criteria, the benchmark index measures the trend in Swiss franc-denominated bonds and other fixed- or variable-rate debt instruments and rights issued by private and public-law borrowers worldwide that are contained in the benchmark index and have a standardized sustainability profile. Through replication of the benchmark index, the methodology of which includes the "exclusions" (specifically on the basis of **sales in critical sectors** and in accordance with the **SVVK-ASIR's "exclusion recommendations" list**) and "ESG integration" (specifically **minimum ESG rating**) sustainability approaches described in prov. 6.8 of the prospectus, the subfund targets the sustainable investment of the assets in overall terms. Further information can be found in the prospectus.

The subfund

a) invests in bonds and other fixed- or variable-rate debt instruments and rights, denominated in Swiss francs, of private and public-law issuers worldwide, which are contained in the benchmark index;

b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;

c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;

d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;

e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

CSIF (CH) Bond Switzerland AAA-BBB 1-5 ESG Blue

36. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. Taking account of environmental, social and governance criteria, the benchmark index measures the trend in Swiss franc-denominated bonds and other fixed- or variable-rate debt instruments and rights issued by private and public-law borrowers worldwide that are contained in the benchmark index and have a standardized sustainability profile based on the index methodology. Through replication of the benchmark index, the methodology of which includes the "exclusions" (specifically on the basis of **sales in critical sectors** and in accordance with the **SVVK-ASIR's "exclusion recommendations" list**) and "ESG integration" (specifically **minimum ESG rating**) sustainability approaches described in prov. 6.8 of the prospectus, the subfund targets the sustainable investment of the assets in overall terms. Further information can be found in the prospectus.
The subfund
a) invests in bonds and other fixed- or variable-rate debt instruments and rights, denominated in Swiss francs, of Swiss and foreign borrowers that are contained in the benchmark index;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) invests in investments as per prov. a) with a residual maturity of up to six years which were dropped from the benchmark index solely because of its criterion stipulating a residual maturity of less than five years;
e) may not make investments in accordance with prov. c) or d) if investments as per prov. c) and d) together exceed a limit of 20% of the subfund's assets;
f) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
g) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
h) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

CSIF (CH) Bond Government EUR Blue

37. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.
The subfund
a) invests in bonds and other fixed- or variable-rate debt instruments and rights as well as Global Depository Notes (GDNs), denominated in the currency of the above-mentioned index, of private, semi-private and public-law borrowers that are contained in the benchmark index;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;

- on indices which are primarily based on the same markets as the subfund's benchmark index.

This subfund also serves as a target fund for the CSIF (CH) I Bond Government Global ex CHF Blue (subfund of the Credit Suisse Index Fund (CH) I Umbrella), (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) I Umbrella), this fund of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8. of the CSIF fund contract.

CSIF (CH) Bond Government USD Blue

38. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.
The subfund
a) invests in bonds and other fixed- or variable-rate debt instruments and rights as well as Global Depository Notes (GDNs), denominated in the currency of the above-mentioned index, of private, semi-private and public-law borrowers that are contained in the benchmark index;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

This subfund also serves as a target fund for the CSIF (CH) I Bond Government Global ex CHF Blue (subfund of the Credit Suisse Index Fund (CH) I Umbrella), (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) I Umbrella), this fund of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8. of the CSIF fund contract.

CSIF (CH) Bond Government GBP Blue

39. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain securities.
The subfund
a) invests in bonds and other fixed- or variable-rate debt instruments and rights as well as Global Depository Notes (GDNs), denominated in the currency of the above-mentioned index, of private, semi-private and public-law borrowers that are contained in the benchmark index;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

This subfund also serves as a target fund for the CSIF (CH) I Bond Government Global ex CHF Blue (subfund of the Credit Suisse Index Fund (CH) I Umbrella), (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) I Umbrella), this fund of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8. of the CSIF fund contract.

CSIF (CH) Bond Government JPY Blue

40. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index as well as in economically equivalent securities (in accordance with the stipulations of prov. a)) (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain securities.

The subfund
a) invests its assets in bonds, notes and other fixed- or variable-rate debt instruments and rights as well as Global Depository Notes (GDNs), denominated in the currencies of the above-mentioned benchmark index, of private, semi-private and public-law foreign borrowers that are contained in the benchmark index. In place of government bonds contained in the benchmark index, where non-recoverable withholding tax is levied on coupon payments, the subfund may invest in non-government bonds with a minimum rating of BBB– (Standard & Poor's) or Baa3 (Moody's) and/or in government bonds with a minimum rating of BBB– (Standard & Poor's) or Baa3 (Moody's) which are not contained in the benchmark index. If the debt instruments do not have a rating, the borrower's rating shall apply;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund's benchmark index.

This subfund also serves as a target fund for the CSIF (CH) I Bond Government Global ex CHF (subfund of the Credit Suisse Index Fund (CH) I Umbrella), (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) I Umbrella), this fund of funds may acquire up to 100% of the units of such target funds.

CSIF (CH) Bond Government Global ex G4 ex CHF Blue

41. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index as well as in economically equivalent securities (in accordance with the stipulations of prov. a)) (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.
The subfund
a) invests its assets in bonds, notes and other fixed- or variable-rate debt instruments and rights as well as Global Depository Notes (GDNs), denominated in the currencies of the above-mentioned benchmark index, of private, semi-private and public-law foreign borrowers that are contained in the benchmark index. In place of government bonds contained in the benchmark index, where non-recoverable withholding tax is levied on coupon payments, the subfund may invest in non-government bonds with a minimum rating of BBB– (Standard & Poor's) or Baa3 (Moody's) and/or in government bonds with a minimum rating of BBB– (Standard & Poor's) or Baa3 (Moody's) which are not contained in the benchmark index. If the debt instruments do not have a rating, the borrower's rating shall apply;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund's benchmark index.

This subfund also serves as a target fund for the CSIF (CH) I Bond Government Global ex CHF Blue (subfund of the Credit Suisse Index Fund (CH) I Umbrella), (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) I Umbrella), this fund of funds may acquire up to 100% of the units of such target funds. Regarding the associated risks, please refer to § 15 prov. 8. of the CSIF fund contract.

CSIF (CH) Bond Aggregate EUR

42. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.
The subfund
a) invests in bonds and other fixed- or variable-rate debt instruments and rights as well as Global Depository Notes (GDNs), denominated in the currency of the above-mentioned index, of private, semi-private and public-law borrowers that are contained in the benchmark index;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it

solely because of the benchmark index criterion stipulating a residual maturity of more than one year;

c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;

d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;

e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;

f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.

The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.

Furthermore, up to 5% of the subfund's assets may be invested in futures

– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund's benchmark index.

This subfund also serves as a target fund for the CSIF (CH) I Bond Aggregate Global ex CHF (subfund of the Credit Suisse Index Fund (CH) I Umbrella), (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) I Umbrella), this fund of funds may acquire up to 100% of the units of such target fund. Regarding the associated risks, please refer to § 15 prov. 8. of the CSIF fund contract.

To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold ("gate"). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund's liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

CSIF (CH) Bond Aggregate USD

43. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.

The subfund

a) invests in bonds and other fixed- or variable-rate debt instruments and rights (including up to 35% of the fund's total assets in mortgage-backed securities (MBS) and commercial mortgage-backed securities (CMBS)) as well as Global Depository Notes (GDNs), denominated in the currency of the above-mentioned benchmark index, of private, semi-private and public-law borrowers/issuers that are contained in the benchmark index. Mortgage-backed securities (MBS) and commercial mortgage-backed securities (CMBS) are structured products as defined in § 8 prov. 2 c) that are generally issued by a special purpose vehicle (SPV) with the aim of refinancing in the context of a spin-off of a company's assets. Such securities are protected by an asset pool (mortgages). As their structure differs from that of conventional bonds (corporate bonds, government bonds), these transactions may differ with regard to counterparty or interest risks, for instance. They are not generally listed on an exchange or traded on a regular market;

b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;

c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;

d) may invest up to 50% of its assets in fixed or variable-rate debt instruments and rights as specified in prov. a) and c) synthetically, i.e. by way of derivatives as per § 12 and in particular by way of total return swaps. With these total return swaps the subfund undertakes on the basis of an agreed nominal amount to exchange a standardized money market interest rate for changes in the market value of segments that are defined in terms of debtor structure, currencies or maturities in the area of fixed- or variable-rate securities;
Exposure-increasing derivative positions may be covered by investments in money market instruments as defined in § 8 prov. 2 e), sight and time deposits as defined in § 8 prov. 2 f) as well as in short-term fixed-rate debt instruments (max. term of 1 year) that are not contained in the benchmark index and in variable-rate debt instruments that are not contained in this index. In the case of variable-interest investments, the date of the next interest adjustment is regarded as the due date. However, both the fixed- and variable-rate debt instruments must have a minimum rating of BBB– (Standard & Poor's) or Baa3 (Moody's). If the debt instruments do not have a rating, the borrower's rating shall apply;

e) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;

f) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;

g) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.

The subfund may invest in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.

Furthermore, up to 5% of the subfund's assets may be invested in futures

– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund's benchmark index.

This subfund also serves as a target fund for the CSIF (CH) I Bond Aggregate Global ex CHF (subfund of the Credit Suisse Index Fund (CH) I Umbrella), (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) I Umbrella), this fund of funds may acquire up to 100% of the units of such target fund. Regarding the associated risks, please refer to § 15 prov. 8. of the CSIF fund contract.

CSIF (CH) Bond Aggregate GBP

44. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.
The subfund
a) invests in bonds and other fixed- or variable-rate debt instruments and rights as well as Global Depository Notes (GDNs), denominated in the currency of the above-mentioned index, of private, semi-private and public-law borrowers that are contained in the benchmark index;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund's benchmark index.

This subfund also serves as a target fund for the CSIF (CH) I Bond Aggregate Global ex CHF (subfund of the Credit Suisse Index Fund (CH) I Umbrella), (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) I Umbrella), this fund of funds may acquire up to 100% of the units of such target fund. Regarding the associated risks, please refer to § 15 prov. 8. of the CSIF fund contract.

CSIF (CH) Bond Aggregate JPY Blue

45. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index as well as in economically equivalent securities (in accordance with the stipulations of prov. a)) (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.
The subfund
a) invests its assets in bonds, notes and other fixed- or variable-rate debt instruments and rights as well as Global Depository Notes (GDNs), denominated in the currency of the above-mentioned benchmark index, of private, semi-private and public-law foreign borrowers that are contained in the benchmark index. Instead of government bonds contained in the reference index, where non-recoverable withholding tax is levied on coupon payments the subfund may invest in bonds with a minimum rating of BBB– (Standard & Poor's) or Baa3 (Moody's) which are not contained in the benchmark index. If the debt instruments do not have a rating, the borrower's rating shall apply;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund's benchmark index.

This subfund also serves as a target fund for the CSIF (CH) I Bond Aggregate Global ex CHF (subfund of the Credit Suisse Index Fund (CH) I Umbrella), (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) I Umbrella), this fund of funds may acquire up to 100% of the units of such target fund. Regarding the associated risks, please refer to § 15 prov. 8. of the CSIF fund contract.

CSIF (CH) Bond Aggregate Global ex G4 ex CHF

46. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index as well as in economically equivalent securities (in accordance with the stipulations of prov. a)) (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.
The subfund
a) invests its assets in bonds, notes and other fixed- or variable-rate debt instruments and rights as well as Global Depository Notes (GDNs), denominated in the currencies of the above-mentioned benchmark index, of private, semi-private and

public-law foreign borrowers that are contained in the benchmark index. Instead of government bonds contained in the reference index, where non-recoverable withholding tax is levied on coupon payments the subfund may invest in bonds with a minimum rating of BBB– (Standard & Poor's) or Baa3 (Moody's) which are not contained in the benchmark index. If the debt instruments do not have a rating, the borrower's rating shall apply;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.

The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.

Furthermore, up to 5% of the subfund's assets may be invested in futures
- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

This subfund also serves as a target fund for the CSIF (CH) I Bond Aggregate Global ex CHF (subfund of the Credit Suisse Index Fund (CH) I Umbrella), (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) I Umbrella), this fund of funds may acquire up to 100% of the units of such target fund. Regarding the associated risks, please refer to § 15 prov. 8. of the CSIF fund contract.

CSIF (CH) Bond Aggregate Global ex CHF 1-5 Blue

47. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index as well as in economically equivalent securities (in accordance with the stipulations of prov. a)) (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.

The subfund
a) invests its assets in bonds, notes and other fixed- or variable-rate debt instruments and rights (including up to 20% of the fund's total assets in mortgage-backed securities (MBS) and commercial mortgage-backed securities (CMBS)) as well as Global Depository Notes (GDNs), denominated in any currency, of private, semi-private and public-law foreign borrowers/issuers that are contained in the benchmark index. Mortgage-backed securities (MBS) and commercial mortgage-backed securities (CMBS) are structured products as defined in § 8 prov. 2 c) that are generally issued by a special purpose vehicle (SPV) with the aim of refinancing in the context of a spin-off of a company's assets. Such securities are protected by an asset pool (mortgages). As their structure differs from that of conventional bonds (corporate bonds, government bonds), these transactions may differ with regard to counterparty or interest risks, for instance. They are not generally listed on an exchange or traded on a regular market. In place of government bonds contained in the benchmark index, where non-recoverable withholding tax is levied on coupon payments, the subfund may invest in non-government bonds with a minimum rating of BBB– (Standard & Poor's) or Baa3 (Moody's) and/or in government bonds with a minimum rating of BBB– (Standard & Poor's) or Baa3 (Moody's) which are not contained in the benchmark index. If the debt instruments do not have a rating, the borrower's rating shall apply;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) invests in investments as per prov. a) with a residual maturity of up to six years which were dropped from the benchmark index solely because of its criterion stipulating a residual maturity of less than five years;
e) may not make investments in accordance with prov. c) or d) if investments as per prov. c) and d) together exceed a limit of 20% of the subfund's assets;
f) may invest up to 50% of its assets in fixed or variable-rate debt instruments and rights as specified in prov. a) and b) synthetically, i.e. by way of derivatives as per § 12 and in particular by way of total return swaps. With these total return swaps the subfund undertakes on the basis of an agreed nominal amount to exchange a standardized money market interest rate for changes in the market value of segments that are defined in terms of debtor structure, currencies or maturities in the area of fixed- or variable-rate securities;
Exposure-increasing derivative positions may be covered by investments in money market instruments as defined in § 8 prov. 2 e), in sight and time deposits (§ 8 prov. 2 f) and in short-term fixed-rate debt instruments (max. term of 1 year) that are not contained in the benchmark index and in variable-rate debt instruments that are not contained in this index. In the case of variable-interest investments, the date of the next interest adjustment is regarded as the due date. However, both the fixed- and variable-rate debt instruments must have a minimum rating of BBB– (Standard & Poor's) or Baa3 (Moody's). If the debt instruments do not have a rating, the borrower's rating shall apply;
g) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
h) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
i) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.

The subfund may invest in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.

Furthermore, up to 5% of the subfund's assets may be invested in futures
- on the aforementioned benchmark index;

- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund’s benchmark index.

CSIF (CH) Bond Aggregate Global ex CHF ESG Blue

48. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index as well as in economically equivalent securities (in accordance with the stipulations of prov. a)) (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. Taking account of environmental, social and governance criteria, the benchmark index measures the trend in debt instruments and rights issued by borrowers worldwide that are contained in the benchmark index and have a standardized sustainability profile. Through replication of the benchmark index, the methodology of which includes the “exclusions” (specifically on the basis of serious **ESG controversies**) and “ESG integration” (specifically **minimum ESG rating**) sustainability approaches described in prov. 6.8 of the prospectus, the subfund targets the sustainable investment of the assets in overall terms. Further information can be found in the prospectus.
The subfund
    a) invests its assets in bonds, notes and other fixed- or variable-rate debt instruments and rights (including up to 25% of the fund’s total assets in mortgage-backed securities (MBS) and commercial mortgage-backed securities (CMBS)) as well as Global Depository Notes (GDNs), denominated in any currency, of private, semi-private and public-law foreign borrowers/issuers that are contained in the benchmark index. Mortgage-backed securities (MBS) and commercial mortgage-backed securities (CMBS) are structured products as defined in § 8 prov. 2 c) that are generally issued by a special purpose vehicle (SPV) with the aim of refinancing in the context of a spin-off of a company’s assets. Such securities are protected by an asset pool (mortgages). As their structure differs from that of conventional bonds (corporate bonds, government bonds), these transactions may differ with regard to counterparty or interest risks, for instance. They are not generally listed on an exchange or traded on a regular market. In place of government bonds contained in the benchmark index, where non-recoverable withholding tax is levied on coupon payments, the subfund may invest in non-government bonds with a minimum rating of BBB– (Standard & Poor’s) or Baa3 (Moody’s) and/or in government bonds with a minimum rating of BBB– (Standard & Poor’s) or Baa3 (Moody’s) which are not contained in the benchmark index. If the debt instruments do not have a rating, the borrower’s rating shall apply;
    b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
    c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
    d) may invest up to 50% of its assets in fixed or variable-rate debt instruments and rights as specified in sections a) and b) synthetically, i.e. by way of derivatives as per § 12 and in particular by way of total return swaps. With these total return swaps the subfund undertakes on the basis of an agreed nominal amount to exchange a standardized money market interest rate for changes in the market value of segments that are defined in terms of debtor structure, currencies or maturities in the area of fixed- or variable-rate securities;
    Exposure-increasing derivative positions may be covered by investments in money market instruments as defined in § 8 prov. 2 e), in sight and time deposits (§ 8 prov. 2 f) and in short-term fixed-rate debt instruments (max. term of 1 year) that are not contained in the benchmark index and in variable-rate debt instruments that are not contained in this index. In the case of variable-interest investments, the date of the next interest adjustment is regarded as the due date. However, both the fixed- and variable-rate debt instruments must have a minimum rating of BBB– (Standard & Poor’s) or Baa3 (Moody’s). If the debt instruments do not have a rating, the borrower’s rating shall apply;
    e) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
    f) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
    g) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The subfund may invest in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund’s assets may be invested in futures
- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund’s benchmark index.

CSIF (CH) Bond Aggregate Global ex CHF 1-5 ESG Blue

49. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities (optimited sampling) from the benchmark index as well as in economically equivalent securities (in accordance with the stipulations of prov. a)) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.
Taking account of environmental, social and governance criteria, the benchmark index measures the trend in debt instruments and rights issued by borrowers worldwide that are contained in the benchmark index and have a standardized sustainability profile based on the index methodology. Through replication of the benchmark index, the methodology of which includes the “exclusions” (specifically on the basis of serious **ESG controversies**) and “ESG integration” (specifically **minimum ESG rating** on admission to the benchmark index of BBB on an ESG rating scale of CCC to up to AAA) sustainability approaches described in prov. 6.8 of the prospectus, the subfund targets the sustainable investment of the assets in overall terms. Up to 10% of the subfund’s assets which are not invested directly in components of the benchmark index pursuant to a) and c) below may be invested in securities that do not meet the sustainability requirements of the index methodology due to limited or non-existent ESG data coverage (e.g. no ESG rating and/or no details of ESG controversies). Further information can be found in the prospectus.
The subfund

a) invests its assets in bonds, notes and other fixed- or variable-rate debt instruments and rights (including up to 20% of the fund's total assets in mortgage-backed securities (MBS) and commercial mortgage-backed securities (CMBS)) as well as Global Depository Notes (GDNs), denominated in any currency, of private, semi-private and public-law foreign borrowers/issuers that are contained in the benchmark index. Mortgage-backed securities (MBS) and commercial mortgage-backed securities (CMBS) are structured products as defined in § 8 prov. 2 c) that are generally issued by a special purpose vehicle (SPV) with the aim of refinancing in the context of a spin-off of a company's assets. Such securities are protected by an asset pool (mortgages). As their structure differs from that of conventional bonds (corporate bonds, government bonds), these transactions may differ with regard to counterparty or interest risks, for instance. They are not generally listed on an exchange or traded on a regular market. In place of government bonds contained in the benchmark index, where non-recoverable withholding tax is levied on coupon payments, the subfund may invest in non-government bonds with a minimum rating of BBB– (Standard & Poor's) or Baa3 (Moody's) and/or in government bonds with a minimum rating of BBB– (Standard & Poor's) or Baa3 (Moody's) which are not contained in the benchmark index. If the debt instruments do not have a rating, the borrower's rating shall apply;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) invests in investments as per prov. a) with a residual maturity of up to six years which were dropped from the benchmark index solely because of its criterion stipulating a residual maturity of less than five years;
e) may not make investments in accordance with prov. c) or d) if investments as per prov. c) and d) together exceed a limit of 20% of the subfund's assets;
f) may invest up to 50% of its assets in fixed or variable-rate debt instruments and rights as specified in prov. a) and b) synthetically, i.e. by way of derivatives as per § 12 and in particular by way of total return swaps. With these total return swaps the subfund undertakes on the basis of an agreed nominal amount to exchange a standardized money market interest rate for changes in the market value of segments that are defined in terms of debtor structure, currencies or maturities in the area of fixed- or variable-rate securities;
Exposure-increasing derivative positions may be covered by investments in money market instruments as defined in § 8 prov. 2 e), in sight and time deposits (§ 8 prov. 2 f) and in short-term fixed-rate debt instruments (max. term of 1 year) that are not contained in the benchmark index and in variable-rate debt instruments that are not contained in this index. In the case of variable-interest investments, the date of the next interest adjustment is regarded as the due date. However, both the fixed- and variable-rate debt instruments must have a minimum rating of BBB– (Standard & Poor's) or Baa3 (Moody's). If the debt instruments do not have a rating, the borrower's rating shall apply;
g) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
h) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
i) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.

The subfund may invest in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.

Furthermore, up to 5% of the subfund's assets may be invested in futures
- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

CSIF (CH) Bond Corporate EUR

50. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.

The subfund
a) invests in bonds and other fixed- or variable-rate debt instruments and rights as well as Global Depository Notes (GDNs), denominated in the currency of the above-mentioned benchmark index, of private, semi-private and public-law borrowers that are contained in the benchmark index;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.

The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.

Furthermore, up to 5% of the subfund's assets may be invested in futures
- on the aforementioned benchmark index;
- on the indices of individual countries and regions that are reflected in the benchmark index;
- on indices which are primarily based on the same markets as the subfund's benchmark index.

To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold (“gate”). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund's liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

CSIF (CH) Bond Corporate USD Blue

51. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.
The subfund
   a) invests its assets in bonds and other fixed- or variable-rate debt instruments and rights as well as Global Depository Notes (GDNs), denominated in the currency of the above-mentioned benchmark index, of private, semi-private and public-law foreign borrowers that are contained in the benchmark index;
   b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
   c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
   d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
   e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
   f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund’s assets may be invested in futures
   – on the aforementioned benchmark index;
   – on the indices of individual countries and regions that are reflected in the benchmark index;
   – on indices which are primarily based on the same markets as the subfund’s benchmark index.

To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold (“gate”). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund’s liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

CSIF (CH) Bond Corporate Global ex CHF Blue

52. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). Direct investments may account for a dominant share. In addition, the subfund may in some cases invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.
The subfund
   a) invests in bonds and other fixed- or variable-rate debt instruments and rights as well as Global Depository Notes (GDNs), denominated in any currency, of private, semi-private and public-law borrowers that are contained in the benchmark index;
   b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
   c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
   d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
   e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
   f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund’s assets may be invested in futures
   – on the aforementioned benchmark index;
   – on the indices of individual countries and regions that are reflected in the benchmark index;
   – on indices which are primarily based on the same markets as the subfund’s benchmark index.

To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold (“gate”). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund’s liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

CSIF (CH) Bond Corporate Global ex CHF ESG Blue

53. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). Direct investments may account for a dominant share. In addition, the subfund may in some cases invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. Taking account of environmental, social and governance criteria, the benchmark index measures the trend in debt instruments and rights issued by borrowers worldwide that are contained in the benchmark index and have a standardized sustainability profile. Through replication of the benchmark index, the methodology of which includes the “exclusions” (specifically on the basis of serious **ESG controversies**) and “ESG integration”

(specifically **minimum ESG rating**) sustainability approaches described in prov. 6.8 of the prospectus, the subfund targets the sustainable investment of the assets in overall terms. Further information can be found in the prospectus.
The subfund
a) invests in bonds and other fixed- or variable-rate debt instruments and rights as well as Global Depository Notes (GDNs), denominated in any currency, of private, semi-private and public-law borrowers that are contained in the benchmark index;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
e) invests in units or shares of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, which are denominated in the benchmark index or sub-segments of the benchmark index and indices related to the benchmark index or sub-segments of the benchmark index and which show a high correlation with the benchmark index;
f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund’s assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund’s benchmark index.

To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold (“gate”). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund’s liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.
The fund management company may invest up to 100% of this subfund’s assets in units or shares of other collective investment schemes pursuant to d) (target funds) above. Target funds may be established in accordance with Swiss or foreign law; they may be organized as contractual investment funds or as companies, or they may have a trust structure.
The redemption frequency of the target funds should in general correspond to that of the investing subfund. The subfund, for its part, is not permitted to invest in funds of funds.

CSIF (CH) Bond Fiscal Strength Global ex CHF Blue

54. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.
The subfund
a) invests its assets in bonds (including convertible bonds, convertible notes and warrant bonds), notes, and other fixed or variable-rate debt instruments and rights as well as Global Depository Notes (GDNs), denominated in any currency, of private, semi-private and public-law foreign borrowers that are contained in the benchmark index. In place of government bonds contained in the benchmark index, where non-recoverable withholding tax is levied on coupon payments, the subfund may invest in non-government bonds with a minimum rating of BBB– (Standard & Poor’s) or Baa3 (Moody’s) and/or in government bonds with a minimum rating of BBB– (Standard & Poor’s) or Baa3 (Moody’s) which are not contained in the benchmark index. If the debt instruments do not have a rating, the borrower’s rating shall apply;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund’s assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund’s benchmark index.

CSIF (CH) Bond Inflation-Linked Global ex Japan ex Italy ex Spain Blue

55. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus (“benchmark index”). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.
The subfund
a) invests in inflation-indexed bonds and other fixed or variable-rate inflation-indexed debt instruments and rights as well as Global Depository Notes (GDNs) of private, semi-private and public-law borrowers that are contained in the benchmark index;

b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
e) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
f) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund's benchmark index.

CSIF (CH) Bond Government Emerging Markets USD Blue

56. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments.
The subfund
a) invests its assets in bonds (including convertible bonds, convertible notes and warrant bonds), notes, and other fixed or variable-rate debt instruments and rights as well as Global Depository Notes (GDNs), denominated in the currency of the above-mentioned benchmark index, of private, semi-private and public-law foreign borrowers that are contained in the benchmark index. Instead of government bonds contained in the reference index, where non-recoverable withholding tax is levied on coupon payments the subfund may invest in bonds with a minimum rating of BBB– (Standard & Poor's) or Baa3 (Moody's) which are not contained in the benchmark index but are compliant with the investment policy. If the debt instruments do not have a rating, the borrower's rating shall apply;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;
c) may temporarily invest in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) may invest up to 25% of its assets in convertible bonds, convertible notes and warrant bonds;
e) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
f) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
g) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund's benchmark index.

To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold ("gate"). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund's liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

CSIF (CH) Bond Government Emerging Markets USD ESG Blue

57. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. Taking account of environmental, social and governance criteria, the benchmark index measures the trend in debt instruments and rights issued by sovereign and some semi-sovereign borrowers worldwide that are contained in the benchmark index. The aim is to promote sovereign and semi-sovereign borrowers that operate on a sustainable basis according to the index methodology. Through replication of the benchmark index, the methodology of which includes the "exclusions" (specifically on the basis of **sales from controversial business sectors** or a violation of the **Principles of the United Nations Global Compact (UNGC)**) and "ESG integration" (specifically **minimum ESG rating**) sustainability approaches described in prov. 6.8 of the prospectus, the subfund targets the sustainable investment of the assets in overall terms. Further information can be found in the prospectus.
The subfund
a) invests its assets in bonds (including convertible bonds, convertible notes and warrant bonds), notes, and other fixed or variable-rate debt instruments and rights as well as Global Depository Notes (GDNs), denominated in the currency of the above-mentioned benchmark index, of private, semi-private and public-law foreign borrowers that are contained in the benchmark index. If the debt instruments do not have a rating, the borrower's rating shall apply;
b) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year;

c) may temporarily invest, subject to a limit of 20% of the subfund's assets, in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
d) may invest up to 25% of its assets in convertible bonds, convertible notes and warrant bonds;
e) exhibits a modified duration which may not differ from that of the benchmark index by more than 0.5;
f) invests in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
g) invests in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund's benchmark index.

To mitigate liquidity problems, the fund management company introduced a gating procedure with a specific threshold ("gate"). This enables the fund management company to cap subscription or redemption orders under certain circumstances (see §17 prov. 8 and 9). Market conditions may result in the subfund's liquidity being permanently restricted and the fund management company may use the gating procedure over a longer period. This may lead to a long-term delay in the redemption of units and the payout of redemption proceeds.

CSIF (CH) Real Estate Europe ex CH

58. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection from the benchmark index (optimized sampling) rather than in all the investments in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The subfund invests
a) in equity instruments and rights or units of real estate companies or funds (especially REITs – real estate investment trusts) that are traded on an exchange or another regulated market open to the public and are contained in the aforementioned benchmark index;
b) temporarily in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund's benchmark index.

This subfund also serves as a target fund for the CSIF (CH) III Real Estate World ex CH - Pension Fund subfund (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) III Umbrella), this fund of funds may acquire up to 100% of the units of such target fund. Regarding the associated risks, please refer to § 15 prov. 8. of the CSIF III fund contract.

CSIF (CH) Real Estate Asia (in liquidation)

59. Through direct and indirect investments, the subfund may track the benchmark index given in the table at the end of the prospectus ("benchmark index"). In some cases, it may invest in a representative selection from the benchmark index (optimized sampling) rather than in all the investments in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain investments. These optimization strategies can involve holding securities in a different proportion to that of the benchmark index and/or using derivatives to replicate the performance of specific securities contained in the benchmark index.
The subfund invests
a) in equity instruments and rights or units of real estate companies or funds (especially REITs – real estate investment trusts) that are traded on an exchange or another regulated market open to the public and are contained in the aforementioned benchmark index;
b) temporarily in assets as per prov. a) which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the benchmark index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed domestic and foreign collective investment schemes, either exchange-listed or unlisted, that are compliant with the investment policy;
e) in derivatives (including warrants) on the above investments.

Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.
The subfund may invest up to 20% of its assets in money market instruments of issuers worldwide and in all freely convertible currencies within the meaning of prov. 2 e) above.
Furthermore, up to 5% of the subfund's assets may be invested in futures
– on the aforementioned benchmark index;
– on the indices of individual countries and regions that are reflected in the benchmark index;
– on indices which are primarily based on the same markets as the subfund's benchmark index.

This subfund also serves as a target fund for the CSIF (CH) III Real Estate World ex CH - Pension Fund subfund (fund of funds). In accordance with its risk diversification rules (§ 15 provs. 8, 13 and 14 of the fund contract of Credit Suisse Index Fund (CH) III Umbrella), this fund of funds may acquire up to 100% of the units

of such target fund. Regarding the associated risks, please refer to § 15 prov. 8 of the CSIF (CH) III fund contract.
The fund management company shall ensure appropriate liquidity management, the details of which are set out in the prospectus.

§ 9 Liquid Assets
The fund management company may also hold liquid assets in an appropriate amount in the accounting currency of the respective subfund and in any other currency in which investments are permitted. Liquid assets comprise sight or time deposits at banks with maturities of up to twelve months.

B Investment Techniques and Instruments

§ 10 Securities Lending

1. The fund management company may lend all types of securities which are traded on an exchange or other regulated market open to the public for the account of the subfunds. However, it may not lend securities acquired under a reverse repo transaction.
2. The fund management company may lend securities in its own name and for its own account to a borrower (“principal”) or appoint an intermediary to put the securities at the disposal of the borrower either indirectly on a fiduciary basis (“agent transaction”) or directly (“finder”).
3. The fund management company shall only carry out securities lending transactions with first-class supervised borrowers and intermediaries, such as banks, brokers and insurance companies, as well as approved and recognized central counterparties and central securities depositaries that guarantee the proper execution of the securities lending transactions.
4. If the fund management company must observe a notice period, which may not be more than seven bank working days, before it can legally repossess the loaned securities, it may not lend more than 50% of the eligible holding of a particular security per subfund. However, if the borrower or the intermediary provides the fund management company with a contractual assurance that the latter may legally repossess the securities lent on the same or next bank working day, the fund management company may lend its entire holdings of a particular instrument type eligible for lending.
5. The fund management company shall conclude an agreement with the borrower or intermediary whereby the latter pledges or transfers collateral to the fund management company for the purposes of guaranteeing restitution in accordance with Art. 51 of the FINMA Ordinance on Collective Investment Schemes (CISO-FINMA). The value of such collateral must be appropriate and must equal at least 100% of the market value of the securities lent at any given time. The issuer of the collateral must have a high credit rating, and must not be the counterparty itself or a company belonging to, or otherwise dependent on, the corporate group of the counterparty. The collateral must be highly liquid, must be traded at a transparent price on an exchange or other regulated market open to the public, and must be valued at least once a day on all trading days. When managing the collateral, the fund management company and its agents must fulfill the obligations and requirements set out under Art. 52 CISO-FINMA. In particular, they must ensure appropriate diversification of the collateral by country, market, and issuer; appropriate issuer diversification is deemed to have been achieved as long as the collateral of a single issuer does not correspond to more than 20% of the net asset value of a subfund. Exceptions for publicly guaranteed or publicly issued investments pursuant to Art. 83 CISO remain reserved. Furthermore, the fund management company and its agents must be able – at any time and without the counterparty’s involvement or approval – to demand right and power of disposal with respect to the collateral received in the event of the counterparty’s default. The collateral received must be held in safekeeping with the custodian bank. The collateral received may be held by a supervised third-party depositary on the fund management company’s behalf if the collateral’s ownership is not transferred and the depositary is independent of the counterparty.
6. The borrower or intermediary is liable for ensuring the prompt, unconditional payment of any income accruing during the lending period, as well as for the assertion of other proprietary rights and for the return of securities of the same type, quantity and quality as per the terms of the agreement.
7. The custodian bank must ensure that the securities lending transaction is handled in a secure manner in line with the agreements and in particular must monitor compliance with the requirements relating to collateral. For the duration of the lending transactions it will also be responsible for the corporate actions assigned to it under the custody account regulations and for asserting all rights associated with the loaned securities, provided these have not been ceded under the terms of an applicable framework agreement.
8. The fund management company must not effect any securities lending transactions for the following subfunds:
   - CSIF (CH) Equity Switzerland Total Market Blue
   - CSIF (CH) Equity Switzerland Total Market ESG Blue
   - CSIF (CH) Equity Switzerland Large Cap Blue
   - CSIF (CH) Equity Switzerland Large Cap Classic Blue
   - CSIF (CH) Equity SPI ESG Multi Premia Blue
   - CSIF (CH) Equity Switzerland Minimum Volatility Blue
   - CSIF (CH) Equity Switzerland Blue
   - CSIF (CH) Equity Europe ex CH Blue
   - CSIF (CH) Equity US Blue
   - CSIF (CH) Equity Canada Blue
   - CSIF (CH) Equity Japan Blue
   - CSIF (CH) Equity Pacific ex Japan Blue
   - CSIF (CH) Equity Emerging Markets Blue
   - CSIF (CH) Equity Emerging Markets ESG Blue
   - CSIF (CH) Equity World ex CH Small Cap Blue
   - CSIF (CH) Equity World ex CH Small Cap ESG Blue
   - CSIF (CH) Equity World ex CH ESG Blue
   - CSIF (CH) Bond Switzerland AAA-AA Blue
   - CSIF (CH) Bond Switzerland AAA-BBB Blue
   - CSIF (CH) Bond Switzerland Domestic AAA-BBB Blue
   - CSIF (CH) Bond Switzerland Foreign AAA-BBB Blue
   - CSIF (CH) Bond Switzerland Corporate Blue
   - CSIF (CH) Bond Switzerland AAA-BBB 1-5 Blue
   - CSIF (CH) Bond Switzerland AAA-BBB ESG Blue
   - CSIF (CH) Bond Switzerland AAA-BBB 1-5 ESG Blue
   - CSIF (CH) Bond Government EUR Blue
   - CSIF (CH) Bond Government USD Blue
   - CSIF (CH) Bond Government GBP Blue
   - CSIF (CH) Bond Government JPY Blue
   - CSIF (CH) Bond Government Global ex G4 ex CHF Blue
   - CSIF (CH) Bond Aggregate JPY Blue
   - CSIF (CH) Bond Aggregate Global ex CHF 1-5 Blue
   - CSIF (CH) Bond Aggregate Global ex CHF ESG Blue
   - CSIF (CH) Bond Aggregate Global ex CHF 1-5 ESG Blue
   - CSIF (CH) Bond Corporate USD Blue
   - CSIF (CH) Bond Corporate Global ex CHF Blue
   - CSIF (CH) Bond Corporate Global ex CHF ESG Blue
   - CSIF (CH) Bond Fiscal Strength Global ex CHF Blue
   - CSIF (CH) Bond Inflation-Linked Global ex Japan ex Italy ex Spain Blue
   - CSIF (CH) Bond Government Emerging Markets USD Blue
   - CSIF (CH) Bond Government Emerging Markets USD ESG Blue
9. The prospectus contains further information on the collateral strategy.

§ 11 Securities Repurchase Agreements
The fund management company does not enter into securities repurchase (“repo”) agreements.

§ 12 Derivatives

1. The fund management company may use derivatives. It shall ensure that, even under extreme market circumstances, the financial effect of the use of derivatives does not result in a deviation from the investment objectives set out in this fund contract and in the prospectus, and that it does not change the investment character of the subfunds. Furthermore, the underlyings of the derivatives must be permitted as investments according to the present Fund Contract. In connection with collective investment schemes, derivatives can only be used to hedge currency risks. They may, however, be used to hedge market, interest rate and credit risks of collective investment schemes where the risks are clearly identifiable and measurable.

2. For the assessment of risk, Commitment Approach I shall be applied for all subfunds. Taking into account the cover required under this paragraph, the use of derivatives does not result in a leverage effect on the sub-funds' assets; nor does it correspond to short-selling. Currency hedging transactions, however, will be executed and adjusted at the best possible terms and in accordance with the rules of the benchmark index such that there is neither over- nor underinvestment compared with the benchmark index.
   The provisions of this clause are applicable to the individual subfunds.
3. Only basic forms of derivative may be used. These comprise:
   a) Call or put options whose value at expiration is linearly dependent on the positive or negative difference between the market value of the underlying and the strike price and is zero if the difference is preceded by the opposite algebraic sign;
   b) Credit default swaps (CDS);
   c) Swaps whose payments are dependent on the value of the underlying or on an absolute amount in both a linear and a path-independent manner;
   d) Future and forward transactions whose value is linearly dependent on the value of the underlying.
4. The financial effect of the derivatives is similar to either a sale (exposure-reducing derivative) or a purchase (exposure-increasing derivative) of an underlying security.
5. a) In the case of exposure-reducing derivatives, the commitments entered into subject to sections b) and d) must be covered at all times by the underlyings of the derivative.
   b) Cover with investments other than the underlyings shall be permitted in the case of exposure-reducing derivatives that relate to an index which is:
      – calculated by an independent external body;
      – representative of the investments serving as cover;
      – sufficiently well correlated with these investments.
   c) The fund management company must have unrestricted access to these underlyings or investments at all times. Underlyings or investments may be used to cover several exposure-reducing derivatives at the same time if they are subject to a market risk, credit risk or currency risk and are based on the same underlyings.
   d) An exposure-reducing derivative can be weighted by the delta in the calculation of the corresponding underlyings.
6. In the case of exposure-increasing derivatives, the underlying equivalents must at all times be covered by near-money assets as defined in Art. 34 para. 5 CISO-FINMA. In the case of the CSIF (CH) Bond Aggregate USD, CSIF (CH) Bond Aggregate Global ex CHF 1-5 Blue, CSIF (CH) Bond Aggregate Global ex CHF ESG Blue and CSIF (CH) Bond Aggregate Global ex CHF 1-5 ESG Blue subfunds, exposure-increasing derivative positions may be covered by investments in money market instruments as defined in § 8 prov. 2 e), sight and time deposits as defined in § 8 prov. 2 f) as well as in short-term fixed-rate debt instruments (max. term of 1 year) that are not contained in the benchmark index and in variable-rate debt instruments that are not contained in this index. In the case of variable-interest investments, the date of the next interest adjustment is regarded as the due date. In the case of futures, options, swaps and forwards, the underlying equivalents must be calculated in accordance with Annex 1 CISO-FINMA. Near-money assets can be used to cover several exposure-increasing derivative positions at the same time, provided these are subject to a market risk or credit risk and are based on the same underlyings.
7. The fund management company must take into account the following rules when netting derivative positions:
   a) Opposite positions in derivatives relating to the same underlying as well as opposite positions in derivatives and investments relating to the same underlying may be netted, irrespective of the maturity date of the derivatives, provided that the derivative transaction was concluded with the sole purpose of eliminating the risks associated with the derivatives or investments acquired, no material risks are disregarded in the process, and the eligible amount of the derivatives is determined pursuant to Art. 35 CISO-FINMA.
   b) If the derivatives in hedging transactions do not relate to the same underlying as the asset that is to be hedged, any netting must not only comply with a) above but must also fulfill the prerequisites for hedging, i.e. derivatives transactions may not be based on an investment strategy designed to generate a profit. In addition, the derivative must lead to a demonstrable reduction of risk, the risks of the derivative must be balanced out, derivatives, underlyings or assets that are to be netted must relate to the same class of financial instruments, and the hedging strategy must be effective even under extraordinary market conditions.
   c) Derivatives that are used purely to hedge foreign currency risks and do not involve any leverage effect or additional market risks may be netted when calculating overall derivatives exposure without being subject to the requirements of b).
   d) Covered hedging transactions involving interest rate derivatives are permissible. Convertible bonds need not be taken into account when calculating the overall exposure to derivatives.
8. The fund management company may use both standardized and non-standardized derivatives. It may conclude transactions in derivatives on an exchange or other regulated market open to the public or in OTC (over-the-counter) trading.
9. a) The fund management company may conclude OTC transactions only with regulated financial intermediaries specialized in such types of transactions that ensure proper execution of the contract. In the case of counterparties other than the custodian bank, the former or its guarantor must have a high credit rating.
   b) It must be possible to reliably and verifiably value an OTC derivative on a daily basis and to sell, liquidate or close out the derivative at market value at any time.
   c) If no market price is available for an OTC-traded derivative, it must be possible to determine the price at any time using an appropriate valuation model that is recognized in practice, based on the market value of the underlyings. Before concluding a contract for such a derivative, specific offers should in principle be obtained from at least two potential counterparties, following which the contract should be concluded with the counterparty providing the most favorable offer in terms of price. Deviations from this principle are permissible for reasons of risk diversification or if other aspects of the contract such as the credit rating or range of services offered by the counterparty make another offer appear more advantageous for investors overall. Moreover, in exceptional situations the requirement to obtain offers from at least two potential counterparties may be waived if this is deemed to be in the best interests of investors. The reasons for this, as well as the conclusion of the contract and its pricing, shall be clearly documented.
   d) The fund management company and its agents may only accept collateral in the context of an OTC transaction if it meets the requirements set out under Art. 51 CISO-FINMA. The issuer of the collateral must have a high credit rating, and must not be the counterparty itself or a company belonging to, or otherwise dependent on, the corporate group of the counterparty. The collateral must be highly liquid, must be traded at a transparent price on an exchange or other regulated market open to the public, and must be valued at least once a day on all trading days. When managing the collateral, the fund management company and its agents must fulfill the obligations and requirements set out under Art. 52 CISO-FINMA. In particular, they must ensure appropriate diversification of the collateral by country, market, and issuer; appropriate issuer diversification is deemed to have been achieved as long as the collateral of a single issuer does not correspond to more than 20% of the net asset value of a subfund. Exceptions for publicly guaranteed or publicly issued investments pursuant to Art. 83 CISO remain reserved. Furthermore, the fund management company and its agents must be able – at any time and without the counterparty's involvement or approval – to demand right and power of disposal with respect to the collateral received in the event of

the counterparty's default. The collateral received must be held in safekeeping with the custodian bank. The collateral received may be held by a supervised third-party depositary on the fund management company's behalf if the collateral's ownership is not transferred and the depositary is independent of the counterparty.

10. In respect of compliance with the statutory and contractual investment restrictions (maximum and minimum limits), derivatives shall be taken into account in accordance with the legislation on collective investment schemes.
11. The prospectus contains further information on:
    - the importance of derivatives as part of the investment strategy;
    - the effect of the use of derivatives on the risk profile of the subfunds;
    - the counterparty risks of derivatives;
    - the credit derivatives;
    - the collateral strategy.

§ 13 Taking Up and Granting Loans

1. The fund management company may not grant loans for the subfunds' account.
   Securities lending transactions pursuant to § 10 are not deemed to be loans within the meaning of this paragraph.
2. The fund management company may for each subfund borrow the equivalent of up to 10% of the net assets of the said subfund on a temporary basis, in particular in the form of an advance for withholding tax credits. Borrowing in the form of an advance for withholding tax credits does not have any leverage effect.

§ 14 Encumbrance of the Fund's Assets

1. No more than 25% of any subfund's net assets may be pledged or ownership thereof transferred as collateral by the fund management company at the expense of the subfund concerned.
2. The subfunds' assets may not be encumbered with guarantees. An exposure-increasing credit derivative is not deemed to be a guarantee within the meaning of this clause.

C Investment Restrictions

§ 15 Risk Diversification

1. The regulations on risk diversification pursuant to § 15 shall include the following:
   a) Investments pursuant to § 8; with the exception of index-based derivatives, provided the index is sufficiently diversified, is representative of the market it relates to, and is published in an appropriate manner;
   b) Liquid assets as per § 9;
   c) Claims against counterparties arising from OTC transactions.
   The regulations on risk distribution apply to each subfund individually:
2. Companies that are classified as a group under international accounting rules shall be regarded as one issuer.
3. The fund management company may not acquire equity rights which in total represent more than 10% of the voting rights in a company or which would enable it to exert a material influence on the management of an issuing company, unless special authorization is granted by the supervisory authority.
4. The fund management company may invest up to 20% of the assets of a subfund in sight and term deposits with the same bank. The liquidity as per § 9 and the credit balances on bank accounts as per § 8 are included in this limit.
5. The fund management company may invest a maximum of 5% of the assets of a subfund in OTC transactions with the same counterparty. If the counterparty is a bank domiciled in Switzerland or in a member state of the European Union or another country in which it is subject to supervision equivalent to that in Switzerland, this limit shall be increased to 10% of the assets of the subfund concerned. For the purpose of currency hedging in accordance with §6 prov. 4, up to 20% of a subfund's assets may be invested in OTC transactions with the same counterparty if the counterparty is a bank domiciled in Switzerland or in a member state of the European Union or another country in which it is subject to supervision equivalent to that in Switzerland. Where claims arising from OTC transactions are hedged through collateral in the form of liquid assets as defined in Art. 50–55 CISO-FINMA, these claims are not taken into account in the calculation of the counterparty risk.
6. a) The fund management company may acquire for the assets of a subfund up to 10% of the non-voting equity and debt instruments and/or money market instruments of a single issuer as well as up to 30% of the units of another collective investment scheme – with the exception of the subfunds specified in prov. 8.
   These restrictions do not apply if the gross amount of the debt securities, the money market instruments or the units of other collective investment schemes cannot be calculated at the time of the acquisition.
   b) The restrictions in provs. 3 and 6a) above do not apply to securities and money market instruments which are issued or guaranteed by a state or a public-law entity in an OECD country or by international organizations with public-law characteristics to which Switzerland or a European Union member state belong.
7. The fund management company may invest a maximum of 20% of the assets of a subfund in units or shares of the same target fund. In the case of the subfunds CSIF (CH) Equity Europe ex CH Blue, CSIF (CH) Equity World ex CH, CSIF (CH) Equity World ex CH ESG Blue, CSIF (CH) Bond Corporate Global ex CHF ESG Blue and CSIF (CH) Equity EMU, which qualify as funds of funds in accordance with § 8 prov. 4, up to 35% of the assets of each subfund may be invested in units or shares of the same target fund.
8. The following subfunds are target funds:
   - **CSIF (CH) Equity Europe ex EMU ex CH**
   - **CSIF (CH) Equity US Blue**
   - **CSIF (CH) Equity Canada**
   - **CSIF (CH) Equity Canada Blue**
   - **CSIF (CH) Equity Japan**
   - **CSIF (CH) Equity Japan Blue**
   - **CSIF (CH) Equity Pacific ex Japan Blue**
   - **CSIF (CH) Bond Government EUR Blue**
   - **CSIF (CH) Bond Government USD Blue**
   - **CSIF (CH) Bond Government GBP Blue**
   - **CSIF (CH) Bond Government JPY Blue**
   - **CSIF (CH) Bond Government Global ex G4 ex CHF Blue**
   - **CSIF (CH) Bond Aggregate EUR**
   - **CSIF (CH) Bond Aggregate USD**
   - **CSIF (CH) Bond Aggregate GBP**
   - **CSIF (CH) Bond Aggregate JPY Blue**
   - **CSIF (CH) Bond Aggregate Global ex G4 ex CHF**
   - **CSIF (CH) Real Estate Europe ex CH**
   - **CSIF (CH) Real Estate Asia (in liquidation)**

   These subfunds are available to the following funds of funds (subfunds of Credit Suisse Index Fund (CH) I Umbrella or Credit Suisse Index Fund (CH) III Umbrella) as target funds; with these funds of funds, the fund management company can invest up to 100% of the assets in units of these target funds and a total of up to 75% of the assets in shares of Credit Suisse Index Fund (Lux) and Credit Suisse Index Fund (IE) ETF ICAV ("target funds"):
   - **CSIF (CH) I Equity Europe ex CH**
   - **CSIF (CH) I Equity World ex CH Blue**
   - **CSIF (CH) I Bond Government Global ex CHF Blue**
   - **CSIF (CH) I Bond Aggregate Global ex CHF**
   - **CSIF (CH) III Equity World ex CH - Pension Fund**
   - **CSIF (CH) III Equity World ex CH Blue - Pension Fund**
   - **CSIF (CH) III Real Estate World ex CH - Pension Fund.**

   These funds of funds may each acquire up to 100% of the units of such target funds. Table 3 at the end of the prospectus shows the weighting of investments of these funds of funds in the respective target funds. This data relates only to the point in time specified in the table.
   If one of these funds of funds submits a request for the redemption of a high proportion of units in relation to the assets of the target fund, the fund management company must examine whether such redemption can be performed without disadvantaging the remaining investors before the fund of funds accepts and executes the redemption. If it cannot be guaranteed that acceptance and execution of the redemption will not incur any disadvantage for the

remaining investors, the redemption application must be rejected as soon as this investigation has been performed and a corresponding decision taken by the fund management company, and the target fund dissolved without notice.

9. The subfunds
   – **CSIF (CH) Equity Switzerland Total Market Blue**
   – **CSIF (CH) Equity Switzerland Total Market ESG Blue**
   – **CSIF (CH) Equity Switzerland Large Cap Blue**
   – **CSIF (CH) Equity Switzerland Large Cap Classic Blue**
   – **CSIF (CH) Equity SPI ESG Multi Premia Blue**
   – **CSIF (CH) Equity Switzerland Minimum Volatility Blue**
   – **CSIF (CH) Equity Switzerland Blue**
   – **CSIF (CH) Equity EMU**
   – **CSIF (CH) Equity Europe ex EMU ex CH**
   – **CSIF (CH) Equity Europe ex CH Blue**
   – **CSIF (CH) Equity US Blue**
   – **CSIF (CH) Equity Canada**
   – **CSIF (CH) Equity Canada Blue**
   – **CSIF (CH) Equity Japan**
   – **CSIF (CH) Equity Japan Blue**
   – **CSIF (CH) Equity Pacific ex Japan Blue**
   – **CSIF (CH) Bond Government Global ex G4 ex CHF Blue**
   – **CSIF (CH) Real Estate Europe ex CH**
   – **CSIF (CH) Real Estate Asia (in liquidation)**

   are assigned to the "Other funds for traditional investments" category. With reference to the indices named in Table 1 at the end of the prospectus, the restrictions stated below (prov. 10) apply to the holding of assets of the same issuer/and or borrower.
   As a result, the fund's assets may be concentrated in a small number of issuers represented in the benchmark index, thus leading to an increase in the securities-specific risks.

10. The following risk diversification rules apply to the aforementioned subfunds (prov. 9):
    a) The holding of assets pursuant to prov. 1 of the same issuer/borrower/collective investment scheme shall be limited to a maximum of 120% of its percentage weighting in the reference index;
    b) Contrary to a), an overweight position of up to 0.2 percentage points is permitted in the case of issuers/borrowers whose weighting in the reference index is less than 1%;
    c) For issuers/borrowers which are very likely to be included in the reference index based on the acceptance criteria established for the reference index, the proportion of assets held may amount to up to 120% of the expected index weighting.

11. The subfunds
    – **CSIF (CH) Equity Emerging Markets Blue**
    – **CSIF (CH) Equity Emerging Markets ESG Blue**
    – **CSIF (CH) Equity Switzerland Small & Mid Cap**
    – **CSIF (CH) Equity World ex CH Small Cap Blue**
    – **CSIF (CH) Equity World ex CH Small Cap ESG Blue**
    – **CSIF (CH) Equity World ex CH**
    – **CSIF (CH) Equity World ex CH ESG Blue**
    – **CSIF (CH) Bond Switzerland AAA-AA Blue**
    – **CSIF (CH) Bond Switzerland AAA-BBB Blue**
    – **CSIF (CH) Bond Switzerland Domestic AAA-BBB Blue**
    – **CSIF (CH) Bond Switzerland Foreign AAA-BBB Blue**
    – **CSIF (CH) Bond Switzerland Corporate Blue**
    – **CSIF (CH) Bond Switzerland AAA-BBB 1-5 Blue**
    – **CSIF (CH) Bond Switzerland AAA-BBB ESG Blue**
    – **CSIF (CH) Bond Switzerland AAA-BBB 1-5 ESG Blue**
    – **CSIF (CH) Bond Government EUR Blue**
    – **CSIF (CH) Bond Government USD Blue**
    – **CSIF (CH) Bond Government GBP Blue**
    – **CSIF (CH) Bond Government JPY Blue**
    – CSIF (CH) Bond Aggregate EUR
    – CSIF (CH) Bond Aggregate USD
    – CSIF (CH) Bond Aggregate GBP
    – CSIF (CH) Bond Aggregate JPY Blue
    – CSIF (CH) Bond Aggregate Global ex G4 ex CHF
    – **CSIF (CH) Bond Aggregate Global ex CHF 1-5 Blue**
    – **CSIF (CH) Bond Aggregate Global ex CHF ESG Blue**
    – **CSIF (CH) Bond Aggregate Global ex CHF 1-5 ESG Blue**
    – **CSIF (CH) Bond Corporate EUR**
    – **CSIF (CH) Bond Corporate USD Blue**
    – **CSIF (CH) Bond Corporate Global ex CHF Blue**
    – **CSIF (CH) Bond Corporate Global ex CHF ESG Blue**
    – **CSIF (CH) Bond Fiscal Strength Global ex CHF Blue**
    – **CSIF (CH) Bond Inflation-Linked Global ex Japan ex Italy ex Spain Blue**
    – **CSIF (CH) Bond Government Emerging Markets USD Blue**
    – **CSIF (CH) Bond Government Emerging Markets USD ESG Blue**

    are assigned to the "Other funds for traditional investments" category.

12. The following risk diversification rules apply to the aforementioned subfunds (prov. 11):
    a) Including derivatives, the fund management company may invest up to 20% of the assets of a subfund in securities and money market instruments of the same issuer. The total value of the securities and money market instruments of issuers in which more than 5% of the assets of a subfund are invested may not exceed 40% of the assets of the corresponding subfund, subject to provs. 4 and 5.
    b) The 20% limit mentioned in a) is raised to:
    aa) 35%, in the case of the securities of a single issuer which has a strongly dominant position on a regulated market, or where the securities are issued or guaranteed by an OECD country or a public-law entity of the OECD, or by an international organization to which Switzerland or a member state of the European Union belongs. The aforementioned securities will not be taken into consideration in the calculation of the 40% limit pursuant to a) above;
    bb) 100%, where the securities are issued or guaranteed by an OECD country or a public-law entity of the OECD or by an international organization to which Switzerland or a member state of the European Union belongs. In this case, the fund must invest in securities from at least six different issues; no more than 30% of the fund's assets may be invested in securities of the same issue. The aforementioned securities will not be taken into consideration in the calculation of the 40% limit pursuant to a) above.
    cc) 30% in the case of Swiss mortgage bond institutions with a first-class rating (AAA rating from Standard & Poor's or a comparable rating from Moody's or Fitch). Mortgage bonds do not fall under the 40% limit defined in prov. 12 a).

    The following are authorized issuers and/or guarantors within the meaning of the second alternative specified in aa) above: OECD countries, the European Union (EU), the Council of Europe, the International Bank for Reconstruction and Development (the World Bank), the European Bank for Reconstruction and Development, the European Investment Bank, the Inter-American Development Bank, the Asian Development Bank, and the African Development Bank.

IV. Calculation of the Net Asset Value, and Issue and Redemption of Units

§ 16 Calculation of the Net Asset Value

1. The net asset value of each subfund and the share of assets attributable to the individual classes are calculated in the accounting currency of the subfund concerned at the market value as of the end of the financial year and as a minimum for each day on which units are issued or redeemed (see § 17 prov.1) as well as on the last day of the week (Monday–Friday) of every month. The calculation of a subfund's assets may be suspended on days when 25% or more of the investment markets are closed (e.g. bank and stock exchange holidays) unless the day in question falls on the last weekday (Monday – Friday) of a month.
2. Investments traded on an exchange or other regulated market open to the public shall in principle be valued at the available (bid or ask) price paid on the main market or calculated price (mid-price), or in accordance with the index provider's price. Other investments for which no current market value is available shall be valued at the

price which would probably be obtained in a diligent sale at the time of the valuation. In such cases, the fund management company shall use appropriate and recognized valuation models and principles to determine the market value. The regulations set out in prov. 4 below shall apply.

3. Open-ended collective investment schemes are valued at their redemption price/net asset value. If they are regularly traded on an exchange or other regulated market open to the public, the fund management company may calculate their value in accordance with prov. 2.
4. The value of money market instruments that are not traded on an exchange or other regulated market open to the public is determined as follows: The valuation price of such investments is successively adjusted in line with the repayment price, taking the purchase price as the basis and ensuring that the investment returns calculated in this manner are kept constant. If there are significant changes in market conditions, the valuation principles for the individual investments will be adjusted in line with the new market returns. If there is no current market price in such instances, the calculations are as a rule based on the valuation of money market instruments with the same characteristics (quality and domicile of the issuer, issuing currency, term to maturity).
5. Bank deposits are valued on the basis of the amount due plus accrued interest. If there are significant changes in market conditions or credit ratings, the valuation principles for time deposits at banks will be adjusted in line with the new circumstances.
6. The net asset value of a unit of a given class of a subfund is determined by the proportion of this subfund's assets as valued at the market value attributable to the given unit class, minus any of this subfund's liabilities that are attributed to the given unit class, divided by the number of units of the given class in circulation. It shall be rounded up or down to the nearest unit of the accounting currency.
7. The share of the market value of the net assets of a subfund (the subfund's assets minus liabilities) attributable to the respective unit classes is determined for the first time at the initial issue of more than one class of units (if this occurs simultaneously) or the initial issue of a further unit class. The calculation is made on the basis of the assets accruing to the subfund concerned for each unit class. The share is recalculated when one of the following events occurs:
   a) When units are issued and redeemed;
   b) On the pertinent date for distributions and reinvestments, provided that (i) such distributions and reinvestments are only made for individual unit classes (distribution and capital-growth classes) or provided that (ii) the distributions and reinvestments of the various unit classes differ when expressed as a percentage of the respective net asset values, or provided that (iii) different commission or costs are charged on the distributions and reinvestments of the various unit classes when expressed as a percentage of the distribution or reinvestments;
   c) when the net asset value is calculated, as part of the allocation of liabilities (including due or accrued costs and commissions) to the various unit classes, provided that the liabilities of the various unit classes are different when expressed as a percentage of the respective net asset value, especially if (i) different commission rates are applied for the various unit classes or if (ii) class-specific costs are charged;
   d) when the net asset value is calculated, as part of the allocation of income or capital gains to the various unit classes, provided the income or capital gains stem from transactions made solely in the interests of one unit class or in the interests of several unit classes but disproportionately to their share of the net assets of a subfund.

§ 17 Issue and Redemption of Units

1. Subscription and redemption orders for units are accepted by the custodian bank up to a certain cut-off time specified in the prospectus on the day the orders are placed. The definitive price of the units for the issues and redemptions is determined at the earliest on the bank working day following the day the order is placed (valuation day – see Table 1 at the end of the prospectus). This is referred to as "forward pricing".
   Subfund units will be issued or redeemed on every bank working day (Monday to Friday). No issues or redemptions will take place on Swiss public holidays, i.e. Easter, Whitsun, Christmas (including December 24), New Year (including December 31), August 1, etc. The issue and redemption of units of the subfunds may also be suspended on days when 25% or more of the investment markets of the target funds of the corresponding subfund are closed (cf. § 16 prov. 1.) Moreover, for subfunds which, according to Table 1, invest on the next day – i.e. where valuation takes place 2 days after subscription/redemption – the issue and redemption of units of the subfunds may also be suspended if, on the following bank working day, 25% or more of the investment markets of the target funds of the corresponding subfund are closed or if the day is defined as a public holiday in Switzerland. These subscription and redemption orders are carried forward to the following valuation day.
   To the extent that payment is made by way of the furnishing or withdrawal of assets (cf. § 18), this applies likewise to the valuation of such assets.
2. Subscriptions and redemptions are possible in the accounting currency and in other currencies as shown in Table 1 at the end of the prospectus.
   If the subscription/redemption takes place in another subscription/redemption currency shown in Table 1 at the end of the prospectus that does not match the accounting currency, no additional costs arise for the investors.
   The issue and redemption price of the units is based on the net asset value per unit calculated on the valuation day in accordance with § 16. In the case of unit issues, an issuing commission may be added to the net asset value pursuant to § 19 and, in the case of unit redemptions, a redemption commission may be deducted from the net asset value pursuant to § 19.
   Incidental costs for the purchase and sale of investments (such as bid/ask spreads, standard brokerage charges, commission, taxes and duties) of no more than 2.5% of the net asset value of the subfund, as well as the cost of verifying and maintaining quality standards in relation to physical assets incurred on average by the subfund concerned in connection with the investment of the amount paid in, or with the sale of that portion of investments corresponding to the redeemed unit(s), are charged to the investor (issue and redemption charges). The levying of issue and redemption fees may be waived in favor of the subfund concerned to the extent that issues and redemptions can be netted against each other on a bank business day. Consequently, issue and redemption fees are only levied on the net investment/disinvestment requirement arising from the difference between issues and redemptions for the subfund concerned. If issue fees resulting from a net investment requirement are levied in this way, investors subscribing on a bank working day will be treated equally. Correspondingly, investors redeeming on a bank working day will be treated equally in terms of the levying of redemption fees resulting from a net disinvestment requirement for the subfund concerned.
   When making the deduction, the fund management company may also take into account the actual level of incidental costs instead of the above-mentioned average incidental costs, provided this is appropriate in the judgment of the fund management company considering the relevant circumstances (e.g. level of amount, general market situation, specific market situation for the asset class concerned). In such cases, the deduction may be higher or lower than the average incidental costs.
   In addition, the maximum adjustment of 2.5% of the net asset value may be exceeded in the cases specified in § 17 prov. 5 as well as in other exceptional cases if, in the view of the fund management company, this is in the interests of all investors. The fund management company shall immediately apprise the auditors and the supervisory authority of any decision to exceed the maximum adjustment. It shall also notify existing and new investors in a suitable manner.
   The charging of incidental costs is waived if the investor furnishes or takes back assets (cf. § 18) or in the event of a switch between subfunds as specified in Table 2 at the end of the prospectus or a switch between classes within a subfund.

Payment of the issue and redemption price will in each case be made within a specified number of bank working days following the order day (value date – see Table 1 at the end of the prospectus for information about the value date for each subfund). Investors can submit a request to the fund management company for the number of value dates for a specific subscription or redemption application to be higher or lower on an exceptional basis. This request must be submitted with the subscription or redemption application at the latest. The fund management company alone shall decide on such requests, and is not obliged to agree to any change in the number of value dates. Details are set out in the prospectus.

3. Issue and redemption prices are rounded to the smallest unit of the reference currency customarily used.
4. The fund management company may suspend the issue of units at any time, and may reject applications for the subscription or switching of units. In particular, the fund management company and the custodian bank may refuse purchase applications, as well as suspend or limit the sale, distribution or transfer of units to individuals and corporate bodies in particular countries or areas.
5. The fund management company may temporarily and by way of exception defer repayment in respect of units of a subfund in the interests of all investors:
   a) if a market which is the basis for the valuation of a significant proportion of the assets of the subfund concerned is closed, or if trading on such a market is restricted or suspended;
   b) in the event of a political, economic, military, monetary or other emergency;
   c) if, owing to exchange controls or restrictions on other asset transfers, the subfund can no longer transact its business;
   d) in the event of large-scale redemptions of units of the subfund that could significantly affect the interests of the remaining investors.
6. The fund management company shall immediately apprise the auditors and the supervisory authority of any decision to defer redemptions. It shall also notify the investors in a suitable manner.
7. No units of a subfund shall be issued as long as the redemption of units of that subfund is suspended for the reasons set out in prov. 5 a) – c).
8. The following measure can be applied only in the case of the subfunds CSIF (CH) Equity Switzerland Small & Mid Cap, CSIF (CH) Bond Corporate USD Blue, CSIF (CH) Bond Corporate Global ex CHF Blue, CSIF (CH) Bond Corporate Global ex CHF ESG Blue, CSIF (CH) Bond Corporate EUR (threshold for these subfunds: CHF 20 million in the accounting currency of the subfund concerned) as well as CSIF (CH) Bond Switzerland Foreign AAA-BBB Blue, CSIF (CH) Bond Switzerland Corporate Blue, CSIF (CH) Bond Aggregate EUR, CSIF (CH) Bond Government Emerging Markets USD Blue and CSIF (CH) Bond Government Emerging Markets USD ESG Blue (threshold for these subfunds: CHF 50 million in the accounting currency of the subfund concerned):

   Where net subscription and redemption orders (“net” meaning the difference between subscription and redemption orders received on a particular valuation day, not including transfers of assets into and out of the fund) on a particular valuation day exceed the threshold specified above for the subfund concerned and where there is insufficient liquidity on the market underlying the benchmark index, the fund management company may, by way of exception and with the consent of the custodian bank, act in the interests of the existing investors by capping total subscription and redemption orders on a pro-rata basis, regarding the remainder of the capped orders as having been received on the following valuation day and proceeding in accordance with the provisions applicable to the following valuation day. The subscribing or redeeming investors shall therefore receive a share of the total available subscription or redemption amount corresponding to the ratio between the executable portion of the subscription or redemption orders and all subscription or redemption orders received for the valuation day concerned.

   Sample calculation in event of surplus subscriptions: The threshold is CHF 20 million. On valuation day 1, subscription orders are received for CHF 50 million and redemption orders for CHF 20 million. This gives a net subscription order of CHF 30 million.

Total subscription orders	CHF 50 mn
Total redemption orders	CHF 20 mn
Surplus subscriptions (= net subscription orders)	CHF 30 mn (= CHF 50 mn – CHF 20 mn)
Transactions in the market	CHF 20 mn (= threshold)
Executable subscription orders	CHF 40 mn (= CHF 20 mn + CHF 20 mn)
Non-executable subscription orders	CHF 10 mn (= CHF 50 mn – CHF 40 mn)
Cap on subscription orders	20% (= CHF 10 mn / CHF 50 mn)
Subscription orders to be processed on following day	CHF 10 mn

   Redemptions are paid out in full. Subscription orders totaling CHF 50 million can only be satisfied up to CHF 40 million (CHF 20 million by netting against redemption orders and CHF 20 million by purchasing securities on the market). Subscription orders are therefore capped at 40/50 or 4/5 for each applicant. The remaining portion – that is, one-fifth – is regarded as an order for the next valuation day; if the threshold is exceeded once again on valuation day 2, all subscription orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, valuation day 3. No interest shall be payable on the remaining portion.

   Sample calculation in event of surplus redemptions: The threshold is CHF 50 million. On valuation day 1, subscription orders are received for CHF 6 million and redemption orders for CHF 70 million. This gives a net redemption order of CHF 64 million.

Total subscription orders	CHF 6 mn
Total redemption orders	CHF 70 mn
Surplus redemptions (= net redemption orders)	CHF 64 mn (= CHF 70 mn – CHF 6 mn)
Transactions in the market	CHF 50 mn (threshold)
Executable redemption orders	CHF 56 mn (= CHF 6 mn + CHF 50 mn)
Non-executable redemption orders	CHF 14 mn (= CHF 70 mn – CHF 56 mn)
Capping of redemption orders	20% (= CHF 14 mn / CHF 70 mn)
Redemption orders to be processed on following day	CHF 14 mn

   Subscriptions are executed in full. Redemption orders totaling CHF 70 million can only be satisfied up to CHF 56 million (CHF 6 million by netting against subscription orders and CHF 50 million through selling of securities on the market). Redemption orders are therefore capped at 56/70 or 4/5 for each applicant. The remaining portion – that is, one-fifth – is considered an order for the next valuation day; if the threshold is exceeded once again on valuation day 2, all redemption orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, valuation day 3. No interest shall be payable on the remaining portion.
9. The fund management company shall notify the investors of any decision with regard to the measure pursuant to prov. 8 immediately and in an appropriate manner.

§ 18 Payment and Withdrawals by Transfers of Assets in Kind instead of Cash

Instead of a cash payment, investors may request that assets be transferred into the fund’s assets at subscription or, in the event of a redemption, be transferred to them out of the fund’s assets (“transfer of assets in kind”). The transfer of assets in kind is not permitted for direct investments from class FA, FAH, FB, FBH, QA, QAH, QB and QBH units, except in the case of transfers of kind during the gating procedure specified in § 17 prov. 8.

This request must be submitted with the subscription or redemption application. The fund management company is not obliged to consent to transfers of assets in kind.

The fund management company decides on any request for a transfer of assets in kind at its own discretion and only gives its consent if the execution of such a transaction complies fully with the investment policy of the umbrella fund or subfund and does not harm the interests of the other investors.

The costs incurred by a transfer of assets in kind may not be charged to the fund's assets. These costs may be charged to the investor submitting the order.
For transfers of assets in kind, the fund management company produces a report itemizing the individual assets transferred, the market value of these assets at the time of transfer, the number of units issued or redeemed in exchange, and a possible settlement of fractions in cash. With each transfer of assets in kind, the custodian bank verifies compliance by the fund management company with its fiduciary obligations as well as the valuation of the assets transferred and of the units issued or redeemed as at the cut-off date. The custodian bank shall immediately report any reservations or complaints to the auditors.
Transfers of assets in kind are itemized in the annual report.

V. Fees and Incidental Costs

§ 19 Fees and Incidental Costs Charged to the Investor

1. When units are issued, investors may be charged an issuing commission payable to the fund management company, the custodian bank and/or distributors within Switzerland or abroad. This commission may not in total exceed 5% of the net asset value. The currently applicable maximum rate is stated in the prospectus.
2. When units are redeemed, investors may be charged a redemption commission payable to the fund management company, the custodian bank and/or distributors within Switzerland or abroad. This commission may not in total exceed 2% of the net asset value of the respective subfund. The currently applicable maximum rate is stated in the prospectus.
3. When units are issued and redeemed, the fund management company shall also charge the incidental costs (issue and redemption charges) incurred by the corresponding subfund on average through the investment of the amount paid in, or the sale of that portion of investments corresponding to the redeemed unit (§ 17 prov. 2), this accruing to the assets of the subfund concerned. The levying of issue and redemption fees may be waived in favor of the subfund concerned to the extent that issues and redemptions can be netted against each other on a bank business day. Consequently, issue and redemption fees are only levied on the net investment/disinvestment requirement arising from the difference between issues and redemptions for the subfund concerned. If issue fees resulting from a net investment requirement are levied in this way, investors subscribing on a bank working day will be treated equally. Correspondingly, investors redeeming on a bank working day will be treated equally in terms of the levying of redemption fees resulting from a net disinvestment requirement for the subfund concerned.
4. In the case of switches within this umbrella fund from one subfund to another, or in the case of switches from a subfund of this umbrella fund to a subfund of the Credit Suisse Index Fund (CH) I Umbrella or Credit Suisse Index Fund (CH) III Umbrella, a reduced issue commission of up to 2.5% and a reduced redemption commission of up to 1% may be levied.
   In addition, investors will be charged the issue and redemption fees set out in prov. 3 above.
   A reduced-price switch with a maximum commission of 0.5% is only possible when switching between different subfunds as specified in Table 2 at the end of the prospectus.
5. Neither issue nor redemption fees are charged for switches between different unit classes of a subfund, nor are issue or redemption fees levied to cover the incidental costs.
   The costs incurred in connection with a switch from an unhedged unit class to a hedged unit class, or from a hedged unit class to an unhedged unit class (in each case within a subfund), may not be charged to the fund's assets. The costs may be charged to the investor submitting the order.
6. For the distribution of liquidation proceeds in the event of the dissolution of the umbrella fund or a subfund, the investor may be charged a commission of 0.5% of the net asset value of his/her units.

§ 20 Fees and Incidental Costs Charged to the Subfunds' Assets

1. For the administration, asset management and distribution activities in connection with the subfunds and for all custodian bank duties (such as safekeeping of fund assets, handling of payment transactions and performance of the other tasks listed in § 4), the fund management company shall charge the respective subfunds a flat-rate management commission (including distribution fees) not exceeding 1.6% p.a. of the net assets of the subfund. The flat-rate management commission may be charged at different rates for individual subfunds and unit classes within a subfund.
   This management commission shall be charged to the subfund at the beginning of each month on the basis of the subfund's average net assets in the preceding month. The actual rate applied in any given case is shown in the annual report.
   No management commission is charged for investments in other investments pursuant to § 8 prov. 4, as the target funds are class ZA and ZB investments.

   The flat-rate management commission varies according to unit class as follows:
   – FA/FB class: max. 1.5% p.a.
   – FAH/FBH class: max. 1.5% p.a.
   – QA/QB class: max. 1.3% p.a.
   – QAH/QBH class: max. 1.3% p.a.

   DA, DAH, DB and DBH classes (all currencies)
   For class DA, DAH, DB and DBH units, the fund management company charges the respective subfunds an annual flat-rate commission not exceeding 0.5% p.a. of the subfund's net assets. This flat-rate management commission includes the compensation for administration and distribution activities as well as the custodian bank fees. Pursuant to § 6 prov. 4, compensation for asset management is not charged to the subfund's assets and is instead charged directly to the investors and payable to the asset manager on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.

   Class ZA, ZAJ0, ZAH, ZAHJ0, ZB, ZBJ0, ZBJ0M, ZBH, ZBHJ0 and ZBHJ0M units (all currencies)
   No flat-rate management commission is charged to the subfund's assets. Pursuant to § 6 prov. 4, compensation for administration, asset management and the custodian bank is charged directly to the investors through the aforementioned agreements and is payable to the asset manager on the basis of a separate contractual agreement between legal entities of the Credit Suisse Group.
2. The management fee does not necessarily include the following payments and ancillary costs incurred by the fund management company and the custodian bank, which may be charged directly to the subfund's assets:
   a) Costs incurred by the purchase and sale of the investments, specifically standard brokerage charges, fees, taxes and duties, and the cost of continuous linked settlement (CLS), as well as the cost of verifying and maintaining quality standards in relation to physical assets;
   b) Fees charged by the supervisory authority for establishing, amending, liquidating and merging the umbrella fund or any subfunds;
   c) Annual fees charged by the supervisory authority;
   d) Fees charged by the auditor for annual auditing as well as certification in connection with establishing, amending, liquidating and merging the umbrella fund or subfunds;
   e) Fees paid to legal and tax consultants in connection with establishing, amending, liquidating or merging the umbrella fund or the subfunds, as well as acting in the interests of the umbrella fund or of the subfunds and of its/their investors;
   f) Costs in connection with the exercising of voting rights or creditors' rights by the umbrella fund or the subfunds, including fees for external consultants;
   g) Costs and fees in connection with intellectual property or usage rights registered in the name of the umbrella fund or the subfunds;
   h) All costs incurred as a result of extraordinary steps taken by the fund management company, the asset manager of collective investment schemes or the custodian bank to safeguard the interests of the investor.
   i) Costs for the publication of the net asset value of the subfunds, as well as all costs for the issuing of notices to the investors including translation costs, where such costs are

not ascribed to an error on the part of the fund management company;

j) Cost of printing legal documents as well as the annual and semi-annual reports of the umbrella fund;

3. Where possible, the costs pursuant to prov. 2 a) are added directly to the acquisition cost/deducted directly against the saleable value of the respective investments, otherwise under expenses. Credit Suisse (Switzerland) Ltd, Zurich, does not charge any brokerage fees.
4. In accordance with the provisions of the prospectus, the fund management company and its agents may pay trailer fees to cover the distribution of the subfund units and rebates to the investors in order to reduce the fees or costs charged to the umbrella fund and the subfunds.
5. Fees and incidental costs may be charged only to the subfund for which a specific service is performed.
Costs that cannot be unequivocally allocated to a subfund shall be charged to the individual subfunds on a pro rata basis in relation to their share of the fund's assets.
6. If the fund management company acquires units of other collective investment schemes that are managed directly or indirectly by the fund management company itself or a company with which it is related by virtue of common management or control or by way of a significant direct or indirect stake ("related target funds"), it may not charge any issue or redemption commissions of the related target funds to the subfunds, unless these accrue to the target fund's assets. Issuing and redemption commissions accruing to the target fund's assets may, however, be charged.
7. Taking any retrocessions and rebates into account, the management fee of the target funds in which the assets of the subfunds are invested may not exceed 3% of the net asset value of the target fund in question, excluding any performance-related fees. The maximum rate of the management fee of the target funds in which investments are made, taking any retrocessions and rebates into account, shall be disclosed in the annual report.

VI. Financial Statements and Audits

§ 21 Financial Statements

1. The accounting currencies of the individual subfunds are as follows:

Equity funds

CSIF (CH) Equity Switzerland Total Market Blue	CHF
CSIF (CH) Equity Switzerland Total Market ESG Blue	CHF
CSIF (CH) Equity Switzerland Large Cap Blue	CHF
CSIF (CH) Equity Switzerland Large Cap Classic Blue	CHF
CSIF (CH) Equity Switzerland Small & Mid Cap	CHF
CSIF (CH) Equity SPI ESG Multi Premia Blue	CHF
CSIF (CH) Equity Switzerland Minimum Volatility Blue	CHF
CSIF (CH) Equity Switzerland Blue	CHF
CSIF (CH) Equity EMU	EUR
CSIF (CH) Equity Europe ex EMU ex CH	CHF
CSIF (CH) Equity Europe ex CH Blue	CHF
CSIF (CH) Equity US Blue	USD
CSIF (CH) Equity Canada	CAD
CSIF (CH) Equity Canada Blue	CAD
CSIF (CH) Equity Japan	JPY
CSIF (CH) Equity Japan Blue	JPY
CSIF (CH) Equity Pacific ex Japan Blue	CHF
CSIF (CH) Equity Emerging Markets Blue	CHF
CSIF (CH) Equity Emerging Markets ESG Blue	CHF
CSIF (CH) Equity World ex CH Small Cap Blue	CHF
CSIF (CH) Equity World ex CH Small Cap ESG Blue	CHF
CSIF (CH) Equity World ex CH	CHF
CSIF (CH) Equity World ex CH ESG Blue	CHF

Bond funds

CSIF (CH) Bond Switzerland AAA-AA Blue	CHF
CSIF (CH) Bond Switzerland AAA-BBB Blue	CHF
CSIF (CH) Bond Switzerland Domestic AAA-BBB Blue	CHF
CSIF (CH) Bond Switzerland Foreign AAA-BBB Blue	CHF
CSIF (CH) Bond Switzerland Corporate Blue	CHF
CSIF (CH) Bond Switzerland AAA-BBB 1-5 Blue	CHF
CSIF (CH) Bond Switzerland AAA-BBB ESG Blue	CHF
CSIF (CH) Bond Switzerland AAA-BBB 1-5 ESG Blue	CHF
CSIF (CH) Bond Government EUR Blue	EUR
CSIF (CH) Bond Government USD Blue	USD
CSIF (CH) Bond Government GBP Blue	GBP
CSIF (CH) Bond Government JPY Blue	JPY
CSIF (CH) Bond Government Global ex G4 ex CHF Blue	CHF
CSIF (CH) Bond Aggregate EUR	EUR
CSIF (CH) Bond Aggregate USD	USD
CSIF (CH) Bond Aggregate GBP	GBP
CSIF (CH) Bond Aggregate JPY Blue	JPY
CSIF (CH) Bond Aggregate Global ex G4 ex CHF	CHF
CSIF (CH) Bond Aggregate Global ex CHF 1-5 Blue	CHF
CSIF (CH) Bond Aggregate Global ex CHF ESG Blue	CHF
CSIF (CH) Bond Aggregate Global ex CHF 1-5 ESG Blue	CHF
CSIF (CH) Bond Corporate EUR	EUR
CSIF (CH) Bond Corporate USD Blue	USD
CSIF (CH) Bond Corporate Global ex CHF Blue	CHF
CSIF (CH) Bond Corporate Global ex CHF ESG Blue	CHF
CSIF (CH) Bond Fiscal Strength Global ex CHF Blue	CHF
CSIF (CH) Bond Inflation-Linked Global ex Japan ex Italy ex Spain Blue	CHF
CSIF (CH) Bond Government Emerging Markets USD Blue	USD
CSIF (CH) Bond Government Emerging Markets USD ESG Blue	USD

Real Estate

CSIF (CH) Real Estate Europe ex CH	CHF
CSIF (CH) Real Estate Asia (in lquidation)	CHF

Other issuing and redemption currencies are listed in Table 1 at the end of the prospectus.

2. The accounting year shall run from March 1 until the end of February of the following year. The first financial year for the subfunds CSIF (CH) Bond Switzerland AAA-BBB 1-5 ESG Blue and CSIF (CH) Bond Government Emerging Markets USD ESG Blue runs from the launch date until February 28, 2023. The first financial year for the subfunds CSIF (CH) Equity Emerging Markets ESG Blue and CSIF (CH) Bond Aggregate Global ex CHF 1-5 ESG Blue runs from the launch date until [February 29, 2024].
3. The fund management company shall publish an audited annual report for the umbrella fund and subfunds within four months of the end of the financial year.
The fund management company shall publish a semi-annual report for the investment fund within two months following the end of the first half of the financial year.
4. The investor's right to obtain information under § 5 prov. 5 is reserved.

§ 22 Audits
The auditors shall examine whether the fund management company and the custodian bank have acted in compliance with the statutory and contractual provisions as well as any applicable provisions of the code of conduct of the Asset Management Association Switzerland. The annual report shall contain a short report by the auditors on the annual financial statements.

VII. Appropriation of Net Income

§ 23

1. The net income of the capital growth unit classes of a subfund accrues to the corresponding subfund each year for reinvestment within four months of the end of the financial year in the currency of account. The fund management company can also decide to reinvest the income on an interim basis, subject to any taxes and duty charged on the reinvestment. This is also subject to extraordinary distributions of net income of the capital growth unit classes of the subfunds to investors in the respective accounting currency.
   For each unit class of a subfund, the net income of the distribution unit classes will be distributed to the investors annually within four months of the end of the financial year in the corresponding currency of account.
   The fund management company may make additional interim distributions from the income.
   For all investors, the distribution is made for each investor and safekeeping account – after deduction of any withholding tax – completely in cash, except in the case of extraordinary distributions of foreign withholding taxes, which are only distributed to investors domiciled in Switzerland.
   Up to 30% of the net income of each unit class of the subfund may be carried forward to the new account. If the net income in a financial year including income carried forward from previous financial years is less than 1% of a subfund’s net assets and, depending on the currency of account, less than CHF 1, USD 1, EUR 1, JPY 100, GBP 1, or CAD 1 per unit of a subfund, a reinvestment or distribution may be waived and the entire net income carried forward to the subfund’s new account.
2. Some or all capital gains realized on the sale of assets and rights can be distributed by the fund management company or retained for the purpose of reinvestment.

VIII. Publication of Official Notices by the Umbrella Fund and the Subfunds

§ 24

1. The medium of publication of the umbrella fund is the print medium or electronic media specified in the prospectus. Notification of any change in a medium of publication shall be published in the medium of publication.
2. The following information shall in particular be published in the medium of publication: summaries of material amendments to the fund contract, indicating the offices from which the amended wording may be obtained free of charge, any change of fund management company and/or custodian bank, the creation, dissolution or merger of unit classes, as well as the liquidation of individual subfunds. Amendments that are required by law and that do not affect the rights of investors or are of an exclusively formal nature may be exempted from the duty to publish, subject to the approval of the supervisory authority.
3. Each time units are issued or redeemed, the fund management company shall publish both the issue and the redemption prices or the net asset value together with a footnote “excluding commissions” in the medium of publication specified in the prospectus. The prices shall be published at least twice a month. The weeks and days of the week in/on which publication takes place are likewise set down in the prospectus.
4. The prospectus with integrated fund contract, the Key Information Document and the respective annual and semi-annual reports may be obtained free of charge from the fund management company or the custodian bank.

IX. Restructuring and Dissolution

§ 25 Mergers

1. Subject to the consent of the custodian bank, the fund management company can merge individual subfunds with other subfunds or other investment funds by transferring – as of the time of the merger – the assets and liabilities of the subfund(s) or fund(s) being acquired to the acquiring subfund or fund. The investors of the subfund(s) or fund(s) being acquired shall receive the corresponding number of units in the acquiring subfund or fund. The subfund(s) or fund(s) being acquired is/are terminated without liquidation when the merger takes place, and the fund contract of the acquiring subfund or fund shall also apply for the subfund(s) or fund(s) being acquired.
2. Funds and subfunds may be merged only if:
   a) provision for this is made in the relevant fund contracts;
   b) they are managed by the same fund management company;
   c) the relevant fund contracts are basically identical in terms of the following provisions:
      – the investment policy, investment techniques, risk diversification, as well as the risks associated with the investment;
      – the appropriation of net income and capital gains realized on the sale of assets and rights;
      – the type, amount and calculation of all fees, the issue and redemption commission together with the incidental costs for the purchase and sale of the investments (specifically standard brokerage charges, fees, taxes and duties), as well as the cost of verifying and maintaining quality standards in relation to physical assets, that may be charged to the assets of the fund or subfund or to the investors;
      – the redemption conditions;
      – the duration of the contract and the conditions of dissolution;
   d) the valuation of the assets of the funds or subfunds concerned, the calculation of the exchange ratio and the transfer of the assets and liabilities must take place on the same day;
   e) no costs shall arise as a result for either the funds or subfunds or the investors.
   This is subject to § 20 prov. 2 b), d) and e).
3. If the merger is likely to take more than one day, the supervisory authority may approve limited deferment of repayment in respect of the units of the subfunds or funds involved and the suspension of trading for a number of days.
4. The fund management company must submit the proposed merger together with the merger schedule to the supervisory authority for review at least one month before the planned publication of the intended changes to the fund contract. The merger schedule must contain information on the reasons for the merger, the investment policies of the funds or subfunds involved and any differences between the acquiring fund or subfund and the fund(s) or subfund(s) being acquired, the calculation of the exchange ratio, any differences with regard to fees and any tax implications for the funds or subfunds, as well as a statement from the statutory auditors.
5. The fund management company must publish the intended changes to the fund contract pursuant to § 24 prov. 2 and the proposed merger and its timing together with the merger schedule at least two months before the planned date of merger in the medium of publication of the funds or subfunds in question. It must inform the investors that they may lodge objections against the proposed changes to the fund contract with the supervisory authority within 30 days of the publication/notice, or request the redemption of their units in cash or the transfer of assets in kind pursuant to § 18.
6. The auditors must check directly that the merger is being carried out correctly, and shall submit a report containing their comments in this regard to the fund management company and the supervisory authority.
7. The fund management company shall inform the supervisory authority of the conclusion of the merger and shall publish notification of the completion of the merger, the confirmation from

the auditors regarding the proper execution of the merger and the exchange ratio without delay in the publication medium of the funds or subfunds involved.

8. The fund management company must make reference to the merger in the next annual report of the acquiring fund or subfund and in the semi-annual report if published prior to the annual report. If the merger does not take place on the last day of the usual financial year, an audited closing statement must be produced for the fund(s) or subfund(s) being acquired.

§ 26 Duration of the Subfunds and Dissolution

1. The umbrella fund has been established for an indefinite period. The individual subfunds may be established for a limited period, however.
2. Either the fund management company or the custodian bank may liquidate one or more subfunds by terminating the fund contract without notice.
3. A subfund may be dissolved by order of the supervisory authority, in particular if, at the latest one year after the expiry of the subscription period (launch) or a longer extended period approved by the supervisory authority at the request of the custodian bank and the fund management company, it does not have net assets of at least 5 million Swiss francs (or the equivalent).
4. The fund management company shall inform the supervisory authority of the dissolution immediately and shall publish notification in the medium of publication.
5. Once the fund contract has been terminated, the fund management company may liquidate the subfund concerned forthwith. If the supervisory authority has ordered the dissolution of a subfund, it must be liquidated forthwith. The custodian bank is responsible for the payment of liquidation proceeds to the investors. If the liquidation proceedings are protracted, payment may be made in installments. Prior to the final payment, the fund management company must obtain authorization from the supervisory authority.

X. Changes to the Fund Contract

§ 27

If changes are made to the present fund contract, or if the merger of unit classes or a change of the fund management company or of the custodian bank is planned, the investors may lodge objections with the supervisory authority within 30 days of the publication/notice. In the publication, the fund management informs investors about the changes to the fund contract that are subject to the review and assessment of legal conformity by FINMA. In the event of a change to the fund contract (including the merger of unit classes) the investors can also demand the redemption of their units in cash subject to the contractual period of notice. Exceptions in this regard are cases pursuant to § 24 prov. 2 that have been exempted from the duty to publish with the approval of the supervisory authority.

XI. Applicable Law and Place of Jurisdiction

§ 28

1. The umbrella fund and the individual subfunds are subject to Swiss law, in particular the Swiss Federal Act on Collective Investment Schemes of June 23, 2006, the Ordinance on Collective Investment Schemes of November 22, 2006, and the FINMA Ordinance on Collective Investment Schemes of August 27, 2014. The court of jurisdiction is the court at the fund management company's registered office.
2. The German version shall be binding for the interpretation of the fund contract.
3. The present fund contract came into force on February 1, 2023 and replaces the fund contract dated November 14, 2022.
4. When approving the fund contract, FINMA exclusively examines the provisions pursuant to Art. 35a para. 1 a)–g) CISO and establishes that they comply with the law.

The registered office of the fund management company and of the custodian bank is in Zurich.
Date of approval of the fund contract by the Swiss Financial Market Supervisory Authority FINMA: February 1, 2023.